

EDWARD J. McNAMARA  
MARK I. MARKETT







# Rational Dictation

BY

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AND

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REVISED FOR USE WITH  
GREGG SHORTHAND MANUAL

*Anniversary Edition*

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SYDNEY

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Shorthand Forms Written by  
ALICE RINNÉ HAGAR

*Printed in the United States of America*

## PREFACE

Rational Dictation is designed to fill a want that has existed for some time for a progressive dictation book to be placed in the hands of the pupils for home-work assignments in speed classes.

There is a new departure in the make-up of this book. The letters and articles selected are all carefully graded according to the "syllabic intensity" of the vocabulary used, affording a gradual and progressive transition from letters of the lowest intensity to those of a more difficult content. This book is no haphazard indiscriminate collection of letters, but a well-chosen variety based entirely on "syllabic intensity" for the systematic development of a shorthand vocabulary.

Many problems confront the teacher of an advanced shorthand class. The task of developing to a high degree the skill of a class in taking dictation demands a good understanding of psychology and expertness in the application of the principles of teaching. The theory that a teacher is a mechanical dictator has passed. The establishment of correct writing habits devolves upon the teacher of the theory class, but the development of a high degree of coordination and power of initiating outlines is the problem of the teacher of a speed class.

It is the conviction of the authors, as a result of many years of practical classroom experience, that a dictation book offering a scientific, systematic method of building a vocabulary would be of distinct advantage to the teacher of an advanced shorthand class. The speed of a shorthand writer depends on the number of familiar words he encounters in the dictation. A fluent style of writing and the elimination of hesitancy come

only from well-prepared and regular repetitive drills on a great number of common words in the language, followed by the dictation of connected matter in which these words appear. Skill will increase more quickly when a certain amount of prepared matter is given as a daily assignment for home work.

With this conviction in mind, Rational Dictation makes a special feature of a shorthand vocabulary of words and phrases accompanying each letter, so that the student is afforded an opportunity to practice them before writing the assignment. These lists are cumulative.

The book is divided into three parts:

*Part I* contains a varied collection of letters culled from the Regents Examinations of the University of the State of New York. As these examinations are set as minimum requirements, the letters afford an easy transition from the theory stage to the actual dictation practice. Exhaustive lists of shorthand outlines are given with each letter for special practice.

*Part II* consists of a collection of actual correspondence representing various lines of business, all carefully graded for a systematic development of a shorthand vocabulary.

*Part III* comprises a well-chosen variety of selections from speeches, essays, and books in connection with commercial training, calculated not only to add to the student's vocabulary but also to convey information, enrich his knowledge of facts, and teach him many valuable lessons in business procedure.

This book also makes possible a thoroughgoing correlation of stenography and typewriting. The numerous suggestions for setting up a letter and the actual concrete illustrations of such set-ups will be found an invaluable assistance to the student in turning out business letters of an acceptable standard.

Rational Dictation has developed from actual teaching at the High School of Commerce, New York City. In it are incorporated many valuable suggestions generously given by the instructors in that institution.

The authors are deeply indebted to the many firms that have so liberally contributed of their correspondence.

All matter has been counted and marked in groups of ten to provide for dictation at an even pace and speed. The number of words and the syllable intensity are also given at the end of each letter and article, thus: (145—1.43). The first number indicates the total number of words and the second number the syllabic intensity.

THE GREGG PUBLISHING COMPANY.



## COMPUTING ARRANGEMENT OF LETTERS ON LETTERHEADS

An analysis of letterheads shows two styles:

Style 1. Letterheads which do not cover more than 2 inches.

Style 2. Letterheads which cover more than 2 inches.

### STYLE 1

1. Date:  $2\frac{1}{2}$  inches from top of sheet (15th line).
2. To center a letter of 100 words:  
    Use a 2-inch margin (20 spaces on scale) for single spacing.  
    Use a  $1\frac{1}{2}$ -inch margin for double spacing.
3. For every difference of 20 words in the size of a letter, a difference of  $1/10$  inch in the margin (1 pica space on scale) is required.
4. A difference of 1 to 10 words in the size of the letter will not alter the margin.
5. Always return to the letter of 100 words as a basis for determining margins.
6. Common forms:  
    A letter of less than 100 words—double spacing.  
    A letter of 100 to 150 words—double or single spacing.  
    A letter of more than 150 words—single spacing.
7. Spacing below date:  
    Less than 100 words— 4 to 6 spaces.  
    100 to 200 words— 2 to 4 spaces.  
    More than 200 words—2 spaces.
8. If you are using plain sheets, center the name, 9 spaces from top of sheet.

HIGH SCHOOL OF COMMERCE (u. c.)  
155 West 65 Street  
New York City

This makes a total of 12 spaces, or 2 inches.

### STYLE 2

1. When using letterheads covering more than 2 inches of space, type date  $3\frac{1}{2}$  inches from top (21st line).

2. Figure margin as for *first style* of letterhead as in No. 2 above and then subtract 3/10 inch (3 spaces on scale).

### TRANSCRIPTION WORK

1. Gauge size of letter from amount of space covered by stenographic notes.  
(Get acquainted with your own individual style.)
2. Determine form—single or double spacings.
3. Determine margin.
4. Insert paper; set line space gauge and marginal stops.
5. Type date; leave correct number of spaces below it and transcribe notes.

### ADDRESSING ENVELOPES

1. Insert envelope and turn cylinder 12 single spaces.
2. Center the name.
3. Indent for street address, city, and state. Each is written out in full on a separate line.
4. Use double spacing.
5. Other forms are not preferred by post-office authorities.

# Mercury Athletic Association

FERGUS FALLS, MONTANA

December 9, 19--

First National Bank

Fergus Falls, Montana

Gentlemen:

I called at the bank and renewed our note for \$63.00 and paid interest on same.

I am enclosing the new note signed by Mr. Norby and me, which I believe is satisfactory to you and according to our agreement with Mr. Lincoln this afternoon.

We desire to thank you for this favor and other marks of interest which your bank has shown towards our high school athletic association.

Very truly yours,

  
Treas. Athletic Association

PH:C

ILLUSTRATION OF A SHORT, DOUBLE-SPACED LETTER

NEW YORK

PHILADELPHIA

PORLAND

LOS ANGELES

SAN FRANCISCO

FLEET-ROGERS COMPANY  
*Clothiers since 1850 . . . . .*  
N E W Y O R K N. Y.

September 3, 19--

Mr. Douglas C. Drake  
Kensington Terrace  
Bronxville, N. Y.

Dear Sir:

"The best of everything men and boys wear" is a big statement, but it is no idle boast with us!

Our new fall things, for instance --they are the best, and they do include everything men or boys, big or little, wears: fall overcoats, suits, shoes, headgear, hosiery, underwear, furnishings, sport goods!

This booklet gives you a hint of our stocks. We hope you'll be in to see for yourself soon.

Cordially yours,

*Richard Rogers*  
President

ILLUSTRATION OF A SHORT, SINGLE-SPACED LETTER  
(Note indented address and paragraphs)

HARVTON UNIVERSITY  
*Department of Languages*  
MIAMI, FLORIDA

February 5, 19--

Mr. J. B. Alexander  
Supt. of Schools  
Paterson, N. J.

Attention of Miss B. Lambert  
Supervisor of English

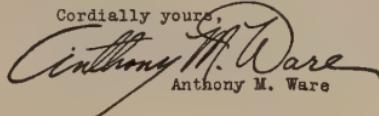
Dear Sir:

Your letter of March 26 has been very carefully read. I do not know that I can contribute very much toward establishing a standard for judging oral English, but it seems to me there are no elements in speaking that are more important than those indicated in your last letter.

I do not care to arrange the points according to their importance, as I regard all of them as being very essential. I will say, however, I think all points are covered when one has "the ability to tell a good story." ...

I hope what little I have contributed meets with your favor, and trust you will pardon me if I suggest that the word "English" be dropped and the word "American" be substituted therefor.

Cordially yours,

  
Anthony M. Ware

AMW-O

ILLUSTRATION OF A MEDIUM-LENGTH, SINGLE-SPACED LETTER  
(Note position of "Attention of" and typed signature)

**H. M. MARSDON & COMPANY, Inc.**  
**Realtors**      Atlanta, Ga.

March 10, 19--

M. P. S. Hamilton  
Bryant & Stanley Building  
Providence, Rhode Island

Dear Sir:

The unusually strong features of this new issue of Marsden Bonds secured by the Hicks Building, in Atlanta, Georgia, establish it beyond question as the OUTSTANDING FIRST MORTGAGE BOND ISSUE OF THE YEAR.

1. The Hicks Building is entirely completed and in successful operation.
  2. It is the largest office building in the South.
  3. It is the sixteenth largest office building in the United States.
  4. It is ideally located and tenanted by some of the largest and best-known firms of the country.
  5. The coupon rate is 7%.
  6. An unconditional guarantee of the payment of principal and interest may be had at the option of the purchaser by the payment of a 0.5% annual premium.

These strong features of a 7% interest rate, secured by the nation's sixteenth largest office building (entirely completed and in operation), will be quickly recognized by our clients as an unusual investment opportunity.

We recommend these bonds without qualification as one of the safest issues we have ever underwritten and strongly advise the prompt forwarding of orders and reservations, in order to insure participation before the issue is sold out.

Orders and reservations will be honored in the order received. Please mail, telegraph, or telephone your instructions--at once.

Yours very truly,

H. M. MARSDON & COMPANY, INC.

By: C.B. Larson

1-1

**ILLUSTRATION OF A FULL-PAGE, SINGLE-SPACED LETTER**  
**(Note the indented numbered paragraphs)**

HUMBOLDT MOTOR COMPANY  
CLEVELAND • OHIO

*Office of the  
President*

May 12, 19--

My dear Mr. Taylor:

This is just a personal note to express my appreciation of the confidence you have shown in purchasing a Humboldt car.

The men who build the Humboldt have tried sincerely to put into the car the very best they have within themselves, hoping to merit the good will of those we are happy to count among Humboldt owners.

Sincerely yours,

*Edgar P. Humboldt*  
President

Mr. R. S. Taylor  
7 Kenmore Avenue  
Bay City, Michigan

EPH-K

ILLUSTRATION OF A PERSONAL AND DEPARTMENTAL STYLE  
ADDRESS

# THE GORDON MOTOR COMPANY

## 464 Winter Avenue, Boston, Massachusetts

Philip G. Williams, Manager

November 1, 19--

Mr. O. P. Kennard  
136 Federal Street  
Boston, Massachusetts

Dear Sir:

### WINTER CONDITIONING INSPECTION

It is now time to prepare your Gordon car for winter driving.

May we call your attention to the following points:

- |                    |                    |
|--------------------|--------------------|
| 1. Cooling System  | 6. Motor           |
| 2. Battery         | 7. Brakes          |
| 3. Carburetor      | 8. Rear Axle       |
| 4. Intake Manifold | 9. Transmission    |
| 5. Ignition        | 10. Winter Storage |

**COOLING SYSTEM.** The radiator should be thoroughly cleaned by flushing before alcohol is put in. Do not use patented antifreezing compounds. Alcohol is much better. Be sure to get the proper amount of alcohol for different temperatures. A Jones shutter front or winter front is a desirable asset even though antifreezing fluids are used.

**BATTERY.** The battery should be tested frequently and kept well charged (hydrometer reading, 0.1275 to 0.1300). A battery fully charged (hydrometer reading, 0.1150) will freeze and break in a temperature of 13 degrees above zero. If only one-quarter charged, it will freeze in a temperature of zero. Hard and frequent starting as well as short distances of travel will run down the battery. Be sure to have the battery inspected and charged when needed.

**CARBURETOR.** For winter driving, the carburetor should have a somewhat richer mixture. The shutter on the air horn should be closed so as to draw only warm air from around the

### ILLUSTRATION OF A TWO-PAGE LETTER

(Note the balance of the letter on the page and the even margins)

Mr. OPK 2, Nov. 1, 19--

exhaust manifold. On Model A cars, bleeder well and hot spot plate should be adjusted for winter. The choke valve should be inspected to see that it is tightly closed when the choke red button is pulled out.

IGNITION. To insure easy starting and maximum power, the spark plugs and breaker points should be cleaned and adjusted. The electrical connections should be gone over very carefully and tightened.

MOTOR. Change the motor oil every three hundred miles. When the carburetor and the ignition system are in good condition, proper use of the choke rod on the instrument board will make starting easy and will save the battery.

BRAKES. Brakes should be equalized. On slippery and wet days, skidding is more likely to occur with an uneven adjustment. The entire brake control system and rear-axle brake tubes on two-wheel brake cars should be oiled to prevent freezing.

REAR AXLE AND TRANSMISSION. In the rear axle a heavy grease will not give sufficient lubrication to pinion bearings. The old grease in the transmission and the differential should be flushed out, and new light grease put in for winter use.

STORAGE. We have space for a few cars, in our dry and heated garage, for winter storage, for customers who wish to store their cars for the winter.

May we serve you?

Yours very truly,

  
Philip G. Williams

PGW-S

ILLUSTRATION OF THE SECOND PAGE OF A TWO-PAGE LETTER  
(Note the initials of the addressee, the page number, and the date at the top)

HARTMAN & HARTMAN  
91 FIGUEROA STREET  
LOS ANGELES, CALIFORNIA

1

A. J. BRADLEY, INC.  
BREAKWATER BEACH  
LONG ISLAND, N.Y.

2

Attention of Mr. Joseph O'Day  
Hampton Brothers & Company  
New Brunswick  
New Jersey

Claude Torras & Company  
Real Estate Trust Building  
Philadelphia, Pennsylvania

ROUSE, SNTYDER & ULRICH  
451 CONGRESS STREET  
TUCSON, ARIZONA

3

FERDINAND HOLMES, INC.  
1742 CLOVER AVENUE  
ALBANY, N.Y.

4

Mr. Theodore Tomany  
141 Pennsylvania Avenue  
Washington, D. C.

Spencer Adams & Company  
Chamber of Commerce Building  
Milwaukee  
Wisconsin

Carte of Mr. Carlo Romano

Credit Department

RANDALL & COLEMAN  
1664 Highland Avenue  
Tampa, Florida

5

Mr. J. Walter Trowbridge  
15 Handley Square  
London, W. W.  
ENGLAND

The post-office department prefers the style of address shown in illustrations 1, 3, 4, and 5.

2. Illustration of block form of address.
5. Illustration of address on large envelope.
7. Illustration of address on extra-sized envelope.

CARLTON BROTHERS & CO.  
2120 ONTARIO STREET  
MILWAUKEE, WISCONSIN

6

Mr. Richard Colby, Editor  
The New Craftsman's Journal  
3d Floor, Phelan Building  
San Francisco 2, California

#### ILLUSTRATIONS OF VARIOUS TYPES OF ENVELOPE ADDRESSES

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# Rational Dictation

## PART I

A VARIED COLLECTION OF LETTERS CULLED FROM THE REGENTS  
EXAMINATIONS OF THE UNIVERSITY OF THE STATE OF NEW YORK.  
EXHAUSTIVE LISTS OF SHORTHAND OUTLINES ARE GIVEN WITH  
EACH LETTER FOR SPECIAL PRACTICE.



## 1

Mr. Andrew P. Abbott  
 11 North Seventh Street  
 Allentown, Pennsylvania

*cur 6*  
*20*  
*20*  
*20*  
*20*  
*20*  
*20*  
*20*  
*20*  
*20*  
*20*

Dear Sir:

We are sorry to learn that your goods<sup>10</sup> did not turn out as you expected.

We wrote you<sup>20</sup> when we filled the order that our stock was very<sup>30</sup> low, and that it would be necessary for us to<sup>40</sup> supply you with goods which had been on hand for<sup>50</sup> some time.

You may either return the goods to us,<sup>60</sup> or inform us what amount you think we should deduct<sup>70</sup> from your bill.

Yours truly, (75—1.22)

## 2

Mr. A. Frederick Stone  
 785 Vanderbilt Street  
 Auburn, New York

*cur 7*  
*20*  
*20*  
*20*  
*20*  
*20*

Dear Sir:

Do not let a man get away from<sup>10</sup> your counter without asking him if he owns or uses<sup>20</sup> a Miller razor. If he says he does, then you<sup>30</sup> can start in and talk to him about the Miller<sup>40</sup>

## RATIONAL DICTATION

6 ~ blades. Be sure that while you are talking to him<sup>5c</sup> you have a blade in your hand, demonstrating it as<sup>60</sup> you go along. Then if you can get him to<sup>70</sup> take it home and try it for thirty days you<sup>80</sup> have made the sale. Very few wish to return the<sup>90</sup> Miller after they have tried it.

26 If you have the<sup>100</sup> names of men who own Millers in your community, send<sup>110</sup> the list to us and we will mail advertising matter<sup>120</sup> to them and direct them to your store to buy<sup>130</sup> our blades. We shall then be able to credit you<sup>140</sup> with all coupons that come into this office bearing your<sup>150</sup> name

2 Yours truly, (153—1.23)

## 3

Mr. Austin Williams  
115 North Thirteenth Street  
Lincoln, Nebraska

Dear Sir:

The writer has an automobile which has gone<sup>10</sup> over 8,000 miles and looks as good today as when<sup>20</sup> new. It has been driven through all kinds of weather<sup>30</sup> and all sorts of roads. At times it has been<sup>40</sup> covered with road oil, tar, and mud. Today it cannot<sup>50</sup> be told from a new car. Look at your own<sup>60</sup> car and see if you can say the same.

If<sup>70</sup> we can show you something that will keep your car<sup>80</sup> looking at all times in first-class condition, do you<sup>90</sup> not think it worth your while to try it out?<sup>100</sup> We guarantee that in case you

are not satisfied in<sup>110</sup> every way any money you may have paid us will<sup>120</sup> be cheerfully refunded.

Yours very truly, (126—1.24)

## 4

Mr. Henry E. Dunn  
100 North Street  
Pittsfield, Massachusetts

Dear Sir:

Each day we have been expecting a remittance<sup>10</sup> from you in payment of your account amounting to<sup>20</sup> \$146.50, for goods purchased last<sup>30</sup> month.

Our dealings with you for the past five years<sup>40</sup> show that you are just and fair. There must be<sup>50</sup> some good reason why you have not paid us. We<sup>60</sup> are sure you realize that it is not right to<sup>70</sup> allow this bill to remain unpaid.

Will you not, please,<sup>80</sup> at once, while this letter is before you, send us<sup>90</sup> a check for \$146.50?<sup>100</sup>

Yours very truly, (103—1.27)

## 5

Mr. Theodore M. Glott  
435 Elbron Street  
San Pedro, California

Dear Sir:

Does anyone owe you money? If so, how<sup>10</sup> do you feel toward him? What would you think of<sup>20</sup> him if he not only made no effort to pay<sup>30</sup> you,

but disregarded your requests for settlement?

Do you realize<sup>40</sup> that modern prosperity and the expansion of business are entirely<sup>50</sup> dependent on the credit system and that this would soon<sup>60</sup> be destroyed if all business men treated their obligations as<sup>70</sup> you have? We ask you as an honorable person either<sup>80</sup> to pay your bill or to let us know the<sup>90</sup> cause of the delay.

We expect to hear from you<sup>100</sup> without delay.

Yours very truly, (105—1.28)

## 6

Mr. D. B. Pierce  
882 Grand Avenue  
Columbus, Ohio

Dear Sir:

About three weeks ago I applied by letter<sup>10</sup> for a position as accountant in your cost department. You<sup>20</sup> very kindly informed me that there was no vacancy then<sup>30</sup> but that you were placing my application on file.

I<sup>40</sup> do not wish to presume too much, but may I<sup>50</sup> ask whether there is a vacancy now? By referring to<sup>60</sup> my letter of application you will find, I believe, that<sup>70</sup> my qualifications fit me for the place. I have such<sup>80</sup> a high regard for your concern that I should like<sup>90</sup> very much to join your staff.

If no vacancy exists<sup>100</sup> at present, will you please keep me in mind for<sup>110</sup> the next one that occurs.

Respectfully yours, (127—1.28)

✓7

Mr. John White  
1064 West Congress Street  
Ithaca, New York

Dear Mr. White:

You may be sure we appreciate your<sup>10</sup> order of May 25. Although it will be impossible<sup>20</sup> for us to ship by July 1 all the goods<sup>30</sup> you ordered, we will do the best we can.

There<sup>40</sup> seems to be a misunderstanding in regard to terms. Your<sup>50</sup> order reads 2 per cent 10 days, net 90 days.<sup>60</sup> We presume this is an error, as you know our<sup>70</sup> terms are strictly 2 per cent 10 days, net 30<sup>80</sup> days.

Yours truly, (83—1.29)

✓8

Mrs. J. A. Brooks  
1007 Seventh Street  
Sacramento, California

dear

26

or

or

2

2

9

Dear Madam:

On Tuesday, June 22, you are invited<sup>10</sup> to our private sale of coats and dresses.

We assume<sup>20</sup> that you are planning clothes for the season in town<sup>30</sup> and for the summer out of town. We have accordingly<sup>40</sup> this year advanced the date of our private sale, thinking<sup>50</sup> that a change in date will be more convenient for<sup>60</sup> you. The enclosed proofs will tell the full story of<sup>70</sup> the models and the prices.

Purchases made at this sale<sup>80</sup> will be charged,

## RATIONAL DICTATION

not on your June bill, but on<sup>90</sup> your July bill,  
which will not be due until August.<sup>100</sup>

Very truly yours, (103—1.29)

9

Mrs. Thomas J. Smith  
225 Holmes Street  
Kansas City, Missouri

Dear Mrs. Smith:

We recall that when you bought the<sup>10</sup> oak dining table last April, you expressed a desire to<sup>20</sup> have a set of chairs to match. We have just<sup>30</sup> placed on the floor a new lot of furniture in<sup>40</sup> which there are several chairs that would match the table<sup>50</sup> perfectly. We wish you to see these chairs and also<sup>60</sup> several other pieces that might interest you, even though you<sup>70</sup> may not desire to purchase them now.

Very respectfully yours,<sup>80</sup> (80—1.30)

10

Mr. L. E. Christie  
16 West Granite Street  
Butte, Montana

Dear Sir:

We do not quite understand your attitude in<sup>10</sup> regard to your account. The terms which we made with<sup>20</sup> you were net cash in ten days from receipt of<sup>30</sup> goods. Not hearing from you at the expiration of that<sup>40</sup> time, we wrote to you, thinking perhaps you had overlooked<sup>50</sup> the matter. We received no reply. Finally, we drew on<sup>60</sup> you for the amount, but our bank has just notified<sup>70</sup>

us that the draft has been returned to them.

If<sup>80</sup> we do not hear from you at once we shall<sup>90</sup> be obliged to place the account in the hands of<sup>100</sup> our attorney for collection.

Yours truly, (106—1.30)

## 11

Mr. E. O. Everett  
221 North Tryon Street  
Charlotte, North Carolina

Dear Sir:

In the case of John Nelson against you,<sup>10</sup> judgment has been rendered in favor of the plaintiff for<sup>20</sup> principal and interest, amounting to \$155.<sup>30</sup> Exception has been duly taken in your behalf so that<sup>40</sup> if you wish to take the case to the Supreme<sup>50</sup> Court, you can do so within the time allowed by<sup>60</sup> law.

Please let me know at once if you wish<sup>70</sup> to defend the case in the Supreme Court, in order<sup>80</sup> that I may know what action to take in the<sup>90</sup> matter. My advice would be to appeal, for I am<sup>100</sup> very positive that the county judge would be reversed in<sup>110</sup> several of his rulings.

Yours very respectfully, (117—1.30)

## 12

Mr. P. J. Diamond  
173 Broadway  
Paterson, New Jersey

Dear Sir:

We thank you for your order which arrived<sup>10</sup> in the last mail. However, we are in doubt as<sup>20</sup>

## RATIONAL DICTATION

to the kind of shoes which you want. You say,<sup>30</sup> "one pair just like those last ordered." Your last order<sup>40</sup> called for the Boston shoe. In another paragraph of the<sup>50</sup> letter just received from you, you mention as your reason<sup>60</sup> for sending this order the fact that you have decided<sup>70</sup> to wear the Philadelphia shoe.

To prevent our sending the<sup>80</sup> wrong shoes, will you kindly make your order a little<sup>90</sup> clearer? Upon receipt of your letter we shall forward the<sup>100</sup> shoes at once.

Yours truly, (105—1.31)

## 13

Mr. H. E. Elmer  
6 East Fourth Street  
Cincinnati, Ohio

Dear Sir:

Now that the warm weather has come, you,<sup>10</sup> like hundreds of other car owners, are getting your car<sup>20</sup> ready for trips to the country.

You may find that<sup>30</sup> you are in need of certain things—perhaps a new<sup>40</sup> tire, an inner tube, some paint. Whatever you need, remember<sup>50</sup> that we are ready to serve you.

Our fresh stock<sup>60</sup> has just been unpacked and we believe that we can<sup>70</sup> supply you with anything you want. We stand back of<sup>80</sup> everything we sell. If any article you purchase from us<sup>90</sup> is not satisfactory, we will return your money.

May we<sup>100</sup> expect to see you soon?

Yours truly, (107—1.31)

## 14

Mr. J. Adam Peters  
790 Rose Terrace  
Chicago, Illinois

Dear Sir:

In a short time your customers will be<sup>10</sup> thinking of ways to keep their homes and offices cool.<sup>20</sup> Let us show you how these can be kept cool<sup>30</sup> and how at the same time you can make a<sup>40</sup> good profit for yourself.

We are specializing just now in<sup>50</sup> a low-priced electric fan. While this can be sold<sup>60</sup> at a price considerably lower than the ordinary fan, it<sup>70</sup> will yield you more profit than other electric fans. The<sup>80</sup> fan is good value to the customer at the price<sup>90</sup> asked and will sell rapidly

Our salesman will be in<sup>100</sup> your town next Monday and will be glad to give<sup>110</sup> you further information.

Yours truly, (115—1.31)

## 15

Mr. Edward L. Fagan  
1200 Broad Street  
Columbus, Georgia

Dear Sir:

We feel that we are not getting the<sup>10</sup> share of your trade which we have a right to<sup>20</sup> expect. As a credit man for our firm, I want<sup>30</sup> just a moment of your time to ask you a<sup>40</sup> frank question. Why do we not get more of your<sup>50</sup> business?

I know that you are receiving from other houses<sup>60</sup> ample accommodations for your require-

## RATIONAL DICTATION

ments, but it has occurred to<sup>70</sup> me that perhaps you do not know of your good<sup>80</sup> standing with our firm or of the great pleasure it<sup>90</sup> would give me to extend you similar service for your<sup>100</sup> business needs. When I consider the nature of your business<sup>110</sup> and the large and varied lines of goods you handle,<sup>120</sup> it seems to me that it would be decidedly to<sup>130</sup> your interest gradually to increase your business with us.

I<sup>140</sup> sincerely hope that you will give this subject your most<sup>150</sup> serious consideration. If you will frankly tell me your views,<sup>160</sup> I shall esteem it a personal favor.

Yours very truly,<sup>170</sup> (170—1.31)

## 16

Mr. Fred Hinkle  
189 Prairie Street  
Zanesville, Ohio

Dear Sir:

Though they say, "Everything comes to him who<sup>10</sup> waits," we are still without any reply to the several<sup>20</sup> letters mailed you during the last two years, inquiring why<sup>30</sup> your account remains inactive.

Is it because you have not<sup>40</sup> heard how moderate our prices are, how they are based<sup>50</sup> on today's replacement costs, how they go down as costs<sup>60</sup> go down? Or has something gone wrong? In any event<sup>70</sup> won't you be good enough to let us hear from<sup>80</sup> you?

Respectfully yours, (83—1.33)

Mr. Fred Hopkins  
730 South Los Angeles Street  
Los Angeles, California

Dear Sir:

Your advertisement, which we enclose, was cut from<sup>10</sup> one of the morning papers. The cost of this advertisement<sup>20</sup> in the paper you have chosen is at least \$75.<sup>30</sup>

To publish the same in our paper will<sup>40</sup> cost only a little more and you will reach a<sup>50</sup> group of readers who cannot be appealed to through any<sup>60</sup> other medium. We are not urging you to stop your<sup>70</sup> current advertising but we simply wish to point out that<sup>80</sup> if your copy brings returns in the present field you<sup>90</sup> should not neglect the business to be obtained from the<sup>100</sup> field we reach.

We look forward to a trial use of<sup>110</sup> our columns

Yours truly, (114—1.33)

Mr. Stanley Mitchell  
19 West Eighth Street  
New York City

Dear Sir:

Our New York office at 214<sup>10</sup> Broadway is now serving our clients in the section in<sup>20</sup> which you live. That office is prepared to handle any<sup>30</sup> transaction relating to our bonds and, in fact, will be<sup>40</sup> pleased to serve you in any way possible.

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*C*  
*z b*  
*T*

May we<sup>50</sup> suggest that in the future, in order that your letters<sup>60</sup> may be answered promptly, you address them to the New<sup>70</sup> York office, where all records of your account are now<sup>80</sup> kept. When you are in that neighborhood, we should like<sup>90</sup> you to call and make the acquaintance of the office<sup>100</sup> manager.

We hope that we may have the pleasure of<sup>110</sup> serving you in the near future.

Very truly yours, (119—1.33)

## 19

Mr. Robert Hunter  
 303 Main Street  
 Louisville, Kentucky

*T. C.*  
*C*  
*z*  
*E*  
*?*  
*E*  
*z*  
*z*

Dear Sir:

It is a pleasure indeed to comply with<sup>10</sup> your request of June 12 to forward you under another<sup>20</sup> cover our book entitled "Better Business Letters," together with a<sup>30</sup> specimen book of Old Campfire Bond, showing the paper in<sup>40</sup> a complete assortment of weights and tints. It is our<sup>50</sup> hope that the paper will meet with your approval and<sup>60</sup> that you will decide to give it a trial. We<sup>70</sup> feel certain that your trial of Old Campfire Bond will<sup>80</sup> prove that profit as well as pleasure may be derived<sup>90</sup> from the use of this paper.

*S*  

We assure you that<sup>100</sup> we appreciate your interest in this book and we hope<sup>110</sup> to have the pleasure of serving you further.

Very truly<sup>120</sup> yours, (121—1.33)

20

Mr. R. A. Brown  
60 Broadway  
New York, New York

Dear Sir:

Your inquiry of January 10, requesting our opinion<sup>10</sup> of the real estate market in general and asking about<sup>20</sup> the possibility of disposing of your dwelling houses this spring,<sup>30</sup> has had the attention of two of our men who<sup>40</sup> know your property well. They say that these houses are<sup>50</sup> in first-class condition but that they have been built<sup>60</sup> a long time and must be classed, in this city<sup>70</sup> at least, as old houses.

The demand for this type<sup>80</sup> of house is not so good as it was six<sup>90</sup> months or a year ago. A number of sales have<sup>100</sup> been made recently, however, and if you will place the<sup>110</sup> property in our hands we shall be glad to give<sup>120</sup> it our best attention.

Very truly yours, (127—1.33)

21

Mr. Charles H. Franklin  
338 East Water Street  
Elmira, New York

Dear Sir:

We find upon glancing at your account today<sup>10</sup> that you have entirely overlooked the item of September 4<sup>20</sup> amounting to \$95.10. We hope that<sup>30</sup> you will send us a check at once for

this<sup>40</sup> amount so that we may bring the account up to<sup>50</sup> date.

Yours truly, (53-1.34)

22

Messrs. A. F. Beckman & Company

459 Broadway

Albany, New York

Gentlemen:

We have your letter of May 1, and regret<sup>10</sup> to learn that you cannot make us better prices<sup>20</sup> than those you quoted in your former letter.

We assure<sup>30</sup> you that we can procure the same goods at less<sup>40</sup> price from another house in your city, and unless you<sup>50</sup> see fit to make a further reduction we shall place<sup>60</sup> our future orders elsewhere.

Very truly, (66—1.34)

23

## Weldon Drug Company

## 15 Union Square

New York, New York

Gentlemen:

I wrote you two days ago relative to securing<sup>10</sup>  
an interview with you and tried to convey how  
much<sup>20</sup> I desire to enter your employ and make a  
place<sup>30</sup> for myself.

Since writing you I have been asked to<sup>40</sup> call on another concern next Thursday for the purpose of<sup>50</sup> an interview. I do not want to miss this

opportunity<sup>60</sup> if you cannot use me but would much rather take<sup>70</sup> my chance with your firm.

May I not call and<sup>80</sup> talk with you before next Thursday?

Very truly yours, (89—1.34)

## 24

Mr. Valentine Smith  
807 Main Street  
Lynchburg, Virginia

Dear Mr. Smith:

When I talked with you recently about<sup>10</sup> repairs to our buildings on Main Street, you said that,<sup>20</sup> as soon as demands on your time would permit, you<sup>30</sup> would look over the property in question and let us<sup>40</sup> know what needed to be done.

This was several weeks<sup>50</sup> ago. We wish to have this work out of the<sup>60</sup> way before the busy season comes along, and unless you<sup>70</sup> begin at once we shall have to postpone the undertaking<sup>80</sup> several months. Will you not meet me at my office<sup>90</sup> at nine o'clock Monday and get the repairs under way<sup>100</sup> as soon as possible? Please reply by return mail.

Very<sup>110</sup> truly yours, (112—1.34)

## 25

Mr. B. J. Wells  
Tenney Block  
Madison, Wisconsin

Dear Sir:

This will acknowledge your order for our

*E Z*  
*S Z*  
*S*

special<sup>10</sup> camping outfit and remittance covering it.

The outfit was shipped<sup>20</sup> today and should reach you by the end of the<sup>30</sup> week. If we do not hear from you in ten<sup>40</sup> days we shall assume that the shipment has been received<sup>50</sup> in good order.

*C*

We believe that this outfit will add<sup>60</sup> much to the pleasure of your summer vacation.

Yours respectfully,<sup>70</sup> (70—1.35)

✓26

National Lighting Supply Company  
415 West Fortieth Street  
New York, New York

Gentlemen:

*E Z*  
*E Z*  
*Z Z S*  
*so*  
*S*  
*S*  
*S*

Will you please have your representative call at this<sup>10</sup> office Monday morning to consider our lighting problem? The present<sup>20</sup> fixtures were put in about seven years ago. While they<sup>30</sup> were suitable at that time, they are now out of<sup>40</sup> date and I shall be glad to see your catalogue<sup>50</sup> so that we may put in a new order.

*S Z*  
*S Z*  
*S Z*  
*S Z*

What<sup>60</sup> we want is a fixture suitable for a store. The<sup>70</sup> one we have in mind is suspended by a chain<sup>80</sup> at a height of eight feet. We do not like<sup>90</sup> those we are now using because they are too high,<sup>100</sup> requiring the use of large lamps, and the light is<sup>110</sup> not evenly distributed.

*S*

We know we can rely on you<sup>120</sup> for a satisfactory solution of our problem.

Yours truly, (129—1.35)

27

Mr. J. H. Blake  
713 Jackson Avenue  
Lincoln, Nebraska

Dear Sir:

We are pleased to find your name among<sup>10</sup> those who patronized our sale during the last ten days.<sup>20</sup> We thank you for your patronage and assure you that<sup>30</sup> even though the goods you purchased were disposed of at<sup>40</sup> special sale prices we wish you to be satisfied with<sup>50</sup> them in every way. If they do not give satisfaction,<sup>60</sup> we shall be glad to make a reasonable adjustment.

We<sup>70</sup> want you to feel that you are always welcome to<sup>80</sup> inspect our merchandise and we are confident that you will<sup>90</sup> be repaid for your trouble.

Very truly yours, (98—1.35)

28

Messrs. Johnson, Wood & Company  
455 Bankers Building  
Houston, Texas

Gentlemen:

There still remains a balance of \$80 on<sup>10</sup> your account, which is long past due.

You will admit<sup>20</sup> that we have shown you every possible consideration in this<sup>30</sup> matter. We have written you three letters about your account,<sup>40</sup> hoping that each letter would be the last one needed<sup>50</sup> to bring a response.

We want to retain your friendship<sup>60</sup> and good will, but feel that some effort should be<sup>70</sup> made on your part to meet us halfway. A letter<sup>80</sup> of explanation or a check for the amount due is<sup>90</sup> all that is needed.

Please do not disappoint us this<sup>100</sup> time.

Yours truly, (103—1.35)

29

Mr. L. D. Berger  
32 South Street  
Baltimore, Maryland

Dear Sir:

We are in receipt of your letter stating<sup>10</sup> that you have received no gas bill for the month<sup>20</sup> of August and that you object to receiving notice that<sup>30</sup> your gas will be turned off unless you pay your<sup>40</sup> bill by a certain date.

There is no charge against<sup>50</sup> you for gas. On the contrary, we have a credit<sup>60</sup> entry in your favor for 77 cents. Last June<sup>70</sup> you read your own meter and we made out the<sup>80</sup> bill from your figures. You overread the meter by a<sup>90</sup> thousand feet and therefore paid \$1.25<sup>100</sup> more than you actually owed.

This will explain why you<sup>110</sup> received no bill. We regret very much that we sent<sup>120</sup> a notice threatening to cut off your gas. That was<sup>130</sup> a mistake which, of course, should not have occurred.

Yours<sup>140</sup> very truly, (142—1.35)

✓30

Mr. George N. Morton  
22 Hazel Street  
Manchester, New Hampshire

Dear Sir:

We have received your check for \$490<sup>10</sup> in payment of our invoice of January 10<sup>20</sup> for \$500. Although this remittance was not made<sup>30</sup> until twenty-four days after the date of the invoice,<sup>40</sup> you have taken a discount of 2 per cent. May<sup>50</sup> we call your attention to our terms of "2 per<sup>60</sup> cent 10 days from the date of invoice." Our prices<sup>70</sup> are carefully computed on the basis of the terms quoted<sup>80</sup> and we cannot allow any deviation from these terms.<sup>90</sup>

Will you be kind enough, therefore, to send us your check<sup>100</sup> for \$10 to pay the unsettled balance of our<sup>110</sup> invoice of January 10.

Yours truly, (116—1.35)

✓31

Messrs. James I. Wilson & Company  
77 McCall Street  
Memphis, Tennessee

Gentlemen:

We have used your loose-leaf binders in our<sup>10</sup> order department for the last five years, during which time<sup>20</sup> they have given entire satisfaction. Although we have had ten<sup>30</sup> binders in constant use, some of them containing over 2,000<sup>40</sup> sheets, we have not had the slightest trouble with<sup>50</sup> them.

Without question the Wilson loose-leaf binder  
is the<sup>60</sup> best we have ever used.

Very truly yours, (68—1.36)

✓32

Mr. William H. Baker  
210 Badger Building  
Racine, Wisconsin

*L 2*  
Dear Sir:

Your letter of April 27 has been<sup>10</sup> received.

*E E 17 3*  
We shipped the goods by express on April  
17<sup>20</sup> and supposed they had reached you before  
this. We find,<sup>30</sup> however, that the goods were  
not shipped prepaid and this<sup>40</sup> fact may have  
delayed delivery. We have advised the express<sup>50</sup>  
company, in case this was the cause of the delay,<sup>60</sup>  
to charge the express to our account and get the<sup>70</sup>  
goods into your hands as quickly as possible.

*2 3 9*  
Kindly write<sup>80</sup> us further with regard to this  
matter.

Yours truly, (89—1.36)

✓33

Mr. John Golden  
826 Q Street  
Lincoln, Nebraska

*E ✓ 10 7*  
Dear Sir:

*T*  
Our open account with you shows an in-  
debt<sup>10</sup>edness<sup>10</sup> on our part of \$2,050. We are<sup>20</sup>  
under the impression that you have no immediate  
use for<sup>30</sup> this money, and if such is the case we

should<sup>40</sup> consider it a great favor if you would allow this<sup>50</sup> amount to stand as a loan for one year.

We<sup>60</sup> are steadily increasing our business, and this addition to our<sup>70</sup> working capital for the coming year would be of great<sup>80</sup> service to us. If you can arrange to do this,<sup>90</sup> we shall be glad to pay interest at 6 per<sup>100</sup> cent.

Will you kindly inform us of your decision as<sup>110</sup> soon as possible.

Very truly yours, (116—1.36)

## 34

Mr. P. G. Cameron  
17 Lee Street  
Bristol, Virginia

Dear Sir:

Your request to have us take up your<sup>10</sup> notes due July 10 seems to us to be rather<sup>20</sup> unreasonable. These notes have gone through our bank and will<sup>30</sup> be presented for collection at your bank on that date.<sup>40</sup>

From our conversation over the telephone, we understood that you<sup>50</sup> would surely pay the note of \$300 and<sup>60</sup> that you hoped to find it possible to pay the<sup>70</sup> other note also. We have already instructed our bank to<sup>80</sup> present both notes for collection but to return to us<sup>90</sup> without protest the note for \$200 if it<sup>100</sup> is not paid.

We shall, however, expect you to do<sup>110</sup> your utmost to pay both of these notes on the<sup>120</sup> day of maturity.

Very truly yours, (126—1.36)

Mr. E. F. Crumb  
60 Lock Street  
Nashua, New Hampshire

Dear Sir:

Attached is a specimen of the work of<sup>10</sup> our paper fastener. We have sold thousands of these fasteners<sup>20</sup> and if you are not using them you are missing<sup>30</sup> one of the best devices designed for saving time and<sup>40</sup> money.

You do not have to look for pins, clips,<sup>50</sup> or staples when you have papers to fasten together. Have<sup>60</sup> one of our fasteners handy and you will be surprised<sup>70</sup> how quickly the job can be done.

We supply these<sup>80</sup> fasteners in two models at \$2 and \$2.50<sup>90</sup> per thousand, postpaid. Let us send you one<sup>100</sup> or both models for ten days' trial, all charges prepaid.<sup>110</sup> After ten days' examination, if they are not all we<sup>120</sup> say, send them back at our expense.

Yours very truly,<sup>130</sup> (130—1.36)

Mr. B. J. Daniels  
350 Meadow Street  
Savannah, Georgia

Dear Sir:

You doubtless have our last letter on your<sup>10</sup> desk somewhere, expecting to give it attention as soon as<sup>20</sup> you have a moment to spare. We do not wish<sup>30</sup> to seem too insistent about so small a matter as<sup>40</sup> the payment past due on your ac-

count, but you as<sup>50</sup> a business man will readily appreciate our position.

If we<sup>60</sup> are called upon to spend even postage to collect these<sup>70</sup> small instalments, it really works a hardship on us, as<sup>80</sup> the prices at which these books were sold were figured<sup>90</sup> so closely as to leave no margin for such collection<sup>100</sup> expense.

We hope that you will cheerfully comply with this,<sup>110</sup> our second request, and that we shall not have to<sup>120</sup> trouble you again with reminders.

Yours truly, (127—1.36)

## 37

Mr. John Kenney  
136 Ottawa Avenue  
Grand Rapids, Michigan

Dear Sir:

The peculiar thing about proverbs is that they<sup>10</sup> are applicable to so many different situations. "Do not carry<sup>20</sup> all your eggs in one basket" has many applications, but<sup>30</sup> there is no doubt that the severe winter through which<sup>40</sup> we have just passed proves its truth in the case<sup>50</sup> of the man who depended for heat on the furnace<sup>60</sup> down in the cellar.

First, he found that the price<sup>70</sup> of coal had been almost doubled; second, he could obtain<sup>80</sup> only a limited quantity; then he found that the quality<sup>90</sup> was so poor that it was impossible to keep his house<sup>100</sup> comfortable.

He would not have had "all his eggs in<sup>110</sup> one basket" if he had invested in one of our<sup>120</sup> Liberty gas heaters. The limited supply of coal

allotted to<sup>130</sup> him would have been ample, and what he saved on<sup>140</sup> the coal which he was not permitted to buy would<sup>150</sup> have more than covered the cost of the heater. In<sup>160</sup> addition to this, he would have had the comfort of<sup>170</sup> using it to take the chill off the house when<sup>180</sup> the weather was not quite cold enough to start the<sup>190</sup> furnace.

Let us show you how economical and effective the<sup>200</sup> Liberty gas heater is and we are sure that you<sup>210</sup> will not be satisfied to pass another winter without one.<sup>220</sup>

Yours very truly, (223—1.36)

### 38

Mr. James W. Hamilton  
512 Second Avenue  
Meridian, Mississippi

Dear Sir:

We are offering for sale an estate of<sup>10</sup> 40 acres in one of the most attractive sections of<sup>20</sup> this state, situated on a hill top about four miles<sup>30</sup> from the station and within two miles of a new<sup>40</sup> country club.

The number of places of this character is<sup>50</sup> small and in this case, where the price asked is<sup>60</sup> much below actual cost, we do not hesitate to recommend<sup>70</sup> the estate from every stand-point.

If you are at all<sup>80</sup> interested, we shall be glad to arrange for an inspection<sup>90</sup> of the place at a time most convenient to you.<sup>100</sup>

Yours truly, (102—1.37)

39

Mr. Rowland Thomas, Principal  
Central Commercial School  
120 West Fourteenth Street  
New York, New York

Dear Mr. Thomas:

Five years ago you sent me Miss<sup>10</sup> Mary Baker, one of your graduates, who entered my employ<sup>20</sup> as stenographer and typist. During this time the young lady<sup>30</sup> has filled the position to my entire satisfaction. Now, however,<sup>40</sup> I find it necessary to take her from this kind<sup>50</sup> of work and use her in another branch of the<sup>60</sup> business.

If you have a girl whom you can recommend<sup>70</sup> for the position I shall be glad to employ her.<sup>80</sup> I know that she will be able to write her<sup>90</sup> shorthand rapidly and read her notes well. I know also<sup>100</sup> that she will be trained to regard my letters as<sup>110</sup> private and that she will not discuss them with anyone<sup>120</sup> either in or out of the office.

Yours respectfully, (129—1.37)

40

Mrs. Roberta K. Webster  
672 Sharon Avenue  
Springfield, Illinois

Dear Madam:

The use of the till book opens up<sup>10</sup> an avenue of satisfaction when several purchases are made in<sup>20</sup> one day to be sent to the same address.

By<sup>30</sup> the use of this till book each purchase

*(Handwriting examples: T, C, V, Z, L, E, G, S, 2, C, S)*  
 is marked<sup>40</sup> with a label bearing the same number and all parcels<sup>50</sup> bearing this number are collected in the shipping room and<sup>60</sup> sent together.

The custom sometimes used in saying, "Ship with<sup>70</sup> other goods," does not secure this result as there is<sup>80</sup> no quick way of collecting all the different bundles together,<sup>90</sup> and thus a delay, with additional expressage, follows. If you<sup>100</sup> have never tried shopping with a till book, we invite<sup>110</sup> you to use this method when making more than one<sup>120</sup> purchase, as we know you will be pleased with the<sup>130</sup> result.

*(Handwriting examples: 2, C, S)*  
 A till book, a sample of which is enclosed,<sup>140</sup> may be easily obtained from a floor superintendent or the<sup>150</sup> sales person who waits on you.

Very truly yours, (159—1.37)

## 41

*(Handwriting examples: P, S, C, G, J, 2, D, R, S, 2, C, S)*  
 Mr. Walter Evers  
 115 Woodward Avenue  
 Detroit, Michigan

Dear Sir:

You asked to be notified when coal was<sup>10</sup> at its lowest figure. We think it is at that<sup>20</sup> point now and in all probability it will begin to<sup>30</sup> advance soon at the rate of 15 cents a month.<sup>40</sup>

If you are ready to put in your winter's supply<sup>50</sup> of coal and wish our representative to call, please notify<sup>60</sup> us on the enclosed postal card. We guarantee full weight<sup>70</sup> and prompt delivery.

Very truly yours, (76—1.38)

## 42

Mrs. Charles J. Elias  
132 Fourth Street  
Clarksburg, West Virginia

Dear Madam:

You have had an opportunity to test our<sup>10</sup> brush thoroughly and we hope it has fully met your<sup>20</sup> expectations.

Any practical household necessity that saves time and labor<sup>30</sup> and has so many useful features is worth referring to<sup>40</sup> your friends. If you will give us the names of<sup>50</sup> ten friends or neighbors who have seen our brush or<sup>60</sup> might be interested in having one for their own home,<sup>70</sup> we will send you another brush free, all charges paid.<sup>80</sup> We will not use your name unless you give us<sup>90</sup> permission to do so.

Check the names of any who<sup>100</sup> have shown an interest in the brush or a desire<sup>110</sup> to have one, and we will include free a special<sup>120</sup> polishing cloth for cleaning silver and jewelry.

Yours very truly, <sup>130</sup>(130—1.38)

## 43

Miss Mary T. Chapell  
432 Oliver Street  
Wilmington, North Carolina

Dear Madam:

We are glad to mail you today, under<sup>10</sup> separate cover, our fall style book of cloaks and gowns.<sup>20</sup> This book is more than a mere catalogue; it is<sup>30</sup> so complete in every respect that it

will enable you<sup>40</sup> to shop in New York without leaving your home. By<sup>50</sup> ordering from the catalogue you can have the latest metropolitan<sup>60</sup> styles at the lowest prices.

Read page 50 and send<sup>70</sup> us a trial order. You may return goods that you<sup>80</sup> do not wish to keep and you need make no<sup>90</sup> explanation.

Yours respectfully, (93—1.39)

## 44

Mr. Howard S. Barnes  
12 St. Joseph Street  
Mobile, Alabama

Dear Mr. Barnes:

When you returned to town last September<sup>10</sup> you said you would like to have my house again<sup>20</sup> next summer if it were in the market for rent.<sup>30</sup> I assured you that I would give you an opportunity<sup>40</sup> to lease the place before renting to anyone else.

The<sup>50</sup> time is now approaching when prospective tenants will begin to<sup>60</sup> look for summer homes. Real estate agents are making inquiries<sup>70</sup> and asking if they may show the place to applicants.<sup>80</sup> I do not wish to hasten your decision, but I<sup>90</sup> feel that if there is any uncertainty about your returning,<sup>100</sup> I should give the local agents an opportunity to show<sup>110</sup> the place. If by any chance someone should decide to<sup>120</sup> take it, I should be liable to the agent for<sup>130</sup> his commission. I ought, therefore, to have your decision within<sup>140</sup> a reasonable time.

Very sincerely yours, (146—1.39)

45

Empire Publishing Company

258 First Avenue

Minneapolis, Minnesota

Gentlemen:

With further reference to our letter of December 20,<sup>10</sup> may we ask again that you instruct your messenger not<sup>20</sup> to leave the Monthly Report in the public hall but<sup>30</sup> to deliver it to our office on the twelfth floor.<sup>40</sup> This morning we found the last number just about to<sup>50</sup> be swept up by the porter.

In going over our<sup>60</sup> files we find that No 39 was never received,<sup>70</sup> owing, we presume, to carelessness on the part of your<sup>80</sup> messenger. Will you be kind enough to send us a<sup>90</sup> duplicate of this number.

Yours truly, (96—1.39)

46

Mr. Frank J. Fisher

119 Southeast First Avenue

Miami, Florida

Dear Sir:

We find that your April account, amounting to<sup>10</sup> \$34.17, has not been paid and<sup>20</sup> you have not replied to our usual monthly statements. We<sup>30</sup> notice also that the frequent orders with which you at<sup>40</sup> one time favored us no longer appear.

If something has<sup>50</sup> gone wrong we recall no mention of it in any<sup>60</sup> of your letters and a study of our records furnishes<sup>70</sup> no clue to the mystery.

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In what respect have we<sup>80</sup> failed? We can stand criticism and we want your good<sup>90</sup> will whether we have your business or not.

Yours truly,<sup>100</sup> (100—1.39)

47

Mrs. J. B. Harris  
304 Third Avenue  
Nashville, Tennessee

*J.*  
Dear Madam:

Thank you for calling to our attention the<sup>10</sup> rudeness of one of our employees. It is the policy<sup>20</sup> of this store to make friends of our patrons, and<sup>30</sup> for this reason we have placed at their disposal every<sup>40</sup> convenience that will add to their personal comfort. We were<sup>50</sup> indeed surprised to find that there was even one of<sup>60</sup> our force who could be guilty of rude conduct.

We<sup>70</sup> assure you, however, that the necessary steps have been taken<sup>80</sup> to make certain that the incident will not occur again.<sup>90</sup>

*W*  
Yours very truly, (93—1.39)

48

Messrs. Charles A. Richards & Company  
558 Pleasant Street  
New Bedford, Massachusetts

*W*  
Gentlemen:

? *z*  
During the past three months we have been receiving<sup>10</sup> complaints from customers with regard to the quality of your<sup>20</sup> white paint. As none of

them specifies the cause of<sup>30</sup> the trouble and the number of returned purchases has been<sup>40</sup> large, we are obliged to make an investigation at once.<sup>50</sup>

Our own opinion is that the oil is quite inferior<sup>60</sup> to that which you have been using in the past.<sup>70</sup> We are, therefore, returning to you by express a 10-pound<sup>80</sup> pail for your inspection. Will you please analyze the<sup>90</sup> contents of this pail and make a report as soon<sup>100</sup> as possible.

Yours very truly, (195—1.39)

49

Mr. Herman C. Bass  
1642 South Street  
Peoria, Illinois

Dear Sir:

You have not replied to our letters regarding<sup>10</sup> your overdue account. This is very discouraging to us. If<sup>20</sup> you cannot pay the amount now, you should inform us<sup>30</sup> when you expect to be able to pay.

You understand<sup>40</sup> the necessity for prompt collections in your own business and<sup>50</sup> we assure you that they are just as essential all<sup>60</sup> along the line. When our money fails to come in<sup>70</sup> on the date due, we must borrow and pay interest<sup>80</sup> on large sums. To meet this extra expense we are<sup>90</sup> compelled to increase our selling price, a course which is<sup>100</sup> disadvantageous to both of us.

May we therefore have at<sup>110</sup> once either a remittance or an explanation.

Yours very truly,<sup>120</sup> (120—1.39)

50

Mr. Edward Kennedy  
 103 Main Street  
 North Little Rock, Arkansas

*Dear Sir:*

We regret exceedingly that we must again annoy<sup>10</sup> you regarding the measurements of your room but we find<sup>20</sup> that they do not prove correct.

We enclose a copy<sup>30</sup> of your diagram and would ask you to furnish us<sup>40</sup> with the measurements indicated by the dotted red lines. Also,<sup>50</sup> please inform us if the alcove is 5 feet 5<sup>60</sup> inches wide and whether you wish us to figure on<sup>70</sup> this room. We are very anxious to have this carpet<sup>80</sup> fit the room properly so as to avoid any further<sup>90</sup> trouble with it and hope you will understand from the<sup>100</sup> enclosed plan just what we require.

We regret the annoyance<sup>110</sup> we have caused you in this matter and await your<sup>120</sup> reply.

Yours very truly, (124—1.39)

51

Mr. George Baker  
 455 Cleveland Avenue  
 Decatur, Illinois

*Dear Sir:*

In reply to your letter of March 23,<sup>10</sup> we are pleased to give you the information for<sup>20</sup> which you ask.

Mr. Joseph Baker became our sales manager<sup>30</sup> ten years ago, and was in our employ till about<sup>40</sup> a year ago, when he was forced to take a<sup>50</sup> rest

on account of ill health. He has spent the<sup>60</sup> last year in travel and has completely regained his health<sup>70</sup>. We have offered him his old position but he considers<sup>80</sup> it advisable to have outside employment.

It gives us great<sup>90</sup> pleasure to recommend him for the position you mention. His<sup>100</sup> intimate knowledge of your line of business will make him<sup>110</sup> a valuable man for you.

Yours truly, (117—1.39)

52

Mr. F. J. Loewy  
600 Garrison Avenue  
Fort Smith, Arkansas

Dear Sir:

In response to your letter of November 25,<sup>11</sup> we sent you a leaflet describing Smith floor dressing<sup>20</sup> and its action on wood floors. We wrote you also,<sup>30</sup> pointing out briefly what we regard as the good features<sup>40</sup> of our product.

Since then we have learned that the<sup>50</sup> dressing was applied to the floors in the buildings occupied<sup>60</sup> by Lawrence & Company and The First National Bank, both<sup>70</sup> located on Church Street in your city.

These firms have<sup>80</sup> expressed themselves as very well satisfied and will doubtless be<sup>90</sup> pleased to show you how the dressing has acted on<sup>100</sup> the floors of their respective buildings.

We would suggest that<sup>110</sup> you examine these floors at your first opportunity and write<sup>120</sup> us of the result of your examination. If you wish<sup>130</sup>

*S*  
*S*  
*M*

to make tests on your own account, you may have<sup>140</sup> a sample of the dressing for that purpose by merely<sup>150</sup> dropping us a line.

Very truly yours, (157—1.39)

53

The Robert Clark Company  
665 Broad Street  
Newark, New Jersey

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Gentlemen:

With reference to your letter of November 23,<sup>10</sup> I wish to say that the shoes in question were<sup>20</sup> returned by me November 5 at 9:30 a.m.<sup>30</sup> to the shoe department in which they were purchased. The<sup>40</sup> saleswoman to whom I handed them referred me to the<sup>50</sup> head of that department, who in turn directed me to<sup>60</sup> the department of claims and adjustments. I explained to the<sup>70</sup> department head that, since I was on my way to<sup>80</sup> catch a train, I could not go to the adjustment<sup>90</sup> counter; I also said that if he could not accept<sup>100</sup> the shoes I should take them with me and later<sup>110</sup> ask you to call at my house for them. Thereupon<sup>120</sup> the department head accepted the shoes, assuring me that I<sup>130</sup> should receive credit. Since you have no record of the<sup>140</sup> return, however, he doubtless neglected to file the proper credit<sup>150</sup> memorandum. At any rate the shoes were returned and accepted<sup>160</sup> by your representative, and I hope you will give me<sup>170</sup> credit for their cost.

Very truly yours, (177—1.39)

## 54

Messrs. E. M. Townsend & Company  
1014 Jackson Street  
Dallas, Texas

Gentlemen:

Will you kindly let us know by return mail<sup>10</sup>  
just when you expect to make shipment on our  
order<sup>20</sup> No. 542?

We are in urgent need<sup>30</sup> of several of the items  
included in the order and<sup>40</sup> should like to be able  
to inform our customers definitely<sup>50</sup> in the matter.

Very truly yours. (56—1.40)

## 55

Mr. L. S. Jones  
335 Crown Street  
Brooklyn, New York

Dear Mr. Jones:

Confirming our conversation of yesterday,  
we agree<sup>10</sup> to accept the return of the books  
which you purchased<sup>20</sup> some time ago, provided  
they are in good condition and<sup>30</sup> can be resold  
as new.

The writer understands that you<sup>40</sup> have never  
made use of these books and, therefore, they<sup>50</sup>  
should be in perfect condition so they can be  
put<sup>60</sup> back in stock. When the books are returned,  
if we<sup>70</sup> find them as you say, we will issue a  
credit<sup>80</sup> memorandum to balance your account.

Yours truly, (87—1.40)

Mr. Robert A. Ferber  
 39 South La Salle Street  
 Chicago, Illinois

Dear Sir:

Enclosed with this letter is a post card.<sup>10</sup>  
 There is nothing unusual about it, but if you will<sup>20</sup>  
 sign and mail it you will find that you have<sup>30</sup>  
 done not only a very easy thing but also a<sup>40</sup> very  
 wise thing.

This card will bring to your attention<sup>50</sup> the  
 details of an opportunity that is most unusual,  
 the<sup>60</sup> kind of a chance that will in all probability  
 never<sup>70</sup> come your way again. You cannot afford  
 to neglect such<sup>80</sup> an opportunity. There is no  
 reason why you should not<sup>90</sup> invest under the  
 same conditions as are open to the<sup>100</sup> big financiers.  
 We want to show you how you can<sup>110</sup> do so.

The enclosed card will bring complete infor-  
 mation without<sup>120</sup> obligating you in any way.

Yours truly, (127—1.40)

Messrs. James D. Fall & Sons  
 391 Minnesota Street  
 St. Paul, Minnesota

Gentlemen:

I saw Mr. James Meade today with reference  
 to<sup>10</sup> your claim for \$150 which you placed<sup>20</sup> in my  
 hands for collection.

He says that he wrote<sup>30</sup> you more than two  
 months ago regarding one case of<sup>40</sup> shoes which

were inferior in grade and at the time<sup>50</sup> requested a credit of \$20 to which he believed<sup>60</sup> he was entitled. He says that the letter received no<sup>70</sup> attention on your part.

Mr. Meade offers to make settlement<sup>80</sup> with his sixty-day note for \$100, indorsed<sup>90</sup> by A. F. Price, the balance of \$30, as<sup>100</sup> he states it, to be paid in cash. If this<sup>110</sup> proposed settlement meets with your approval, will you inform me<sup>120</sup> to that effect; if not, what further action do you<sup>130</sup> wish me to take?

Very truly yours, (137—1.40)

58

## Peekskill Military Academy

Peekskill, New York

Gentlemen:

We are sending you a copy of our new<sup>10</sup> French grammar for use in high schools. This book was<sup>20</sup> published six months ago and it has already gone through<sup>30</sup> three large editions. It is in use in ten New<sup>40</sup> England city high schools, in six New York City high<sup>50</sup> schools, and in fifteen of the greater high schools of<sup>60</sup> the Middle West.

If you will read the accompanying circulars<sup>70</sup> you will see what some of our leading teachers are<sup>80</sup> saying about the book and how it is succeeding in<sup>90</sup> the classroom. Right in your own neighborhood, in the Newburgh<sup>100</sup> Technical School, you will find the head of the French<sup>110</sup> Department most enthusiastic over the book.

I hope you will<sup>120</sup> give this grammar a

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thorough examination and endeavor to make<sup>130</sup> a place for it in your school.

Yours truly, (139—1.40)

59

Mr. R. A. Bowman  
304 West Broadway  
Muskogee, Oklahoma

Dear Sir:

You can obtain free of charge a three<sup>10</sup> months' extension of your subscription for our magazine if you<sup>20</sup> will send us your renewal at once.

Our reason for<sup>30</sup> making you this offer is just this: Your subscription will<sup>40</sup> shortly expire. If you allow it to lapse and then<sup>50</sup> renew it later, it will mean a considerable expense to<sup>60</sup> us in the way of making new records and new<sup>70</sup> material for the machine by which your copies are addressed.<sup>80</sup>

If, therefore, you will save us this expense by mailing<sup>90</sup> your check for \$3 with a renewal order, we<sup>100</sup> will pass along the advantage of this saving to you<sup>110</sup> by extending your subscription for fifteen months instead of twelve.<sup>120</sup> In addition, you will save yourself the annoyance of a<sup>130</sup> break in your subscription for a magazine that no doubt<sup>140</sup> has become useful in keeping you fully informed on the<sup>150</sup> affairs of the world.

Fill out the form at the<sup>160</sup> bottom of this letter and we will give you three<sup>170</sup> months of this invaluable service without charge.

Very truly yours,<sup>180</sup> (180—1.40)

## 60

Mrs. Mary E. Anderson  
1220 Washington Street  
Des Moines, Iowa

Dear Madam:

We were pleased to receive your inquiry in<sup>10</sup> regard to the Vermont electric cleaner. Under another cover we<sup>20</sup> are sending you our illustrated booklet which will tell you<sup>30</sup> all about the Vermont cleaner and the free-trial plan.<sup>40</sup>

We have written our local representative, Mr. James T. Welch,<sup>50</sup> asking him to call on you and give you a<sup>60</sup> demonstration of the wonderful work of the machine. He has<sup>70</sup> informed us that he will do so within a week.<sup>80</sup>

The Vermont does its work so thoroughly, so quickly, and<sup>90</sup> so well that you punish yourself and waste your time<sup>100</sup> and strength by not owning one. Every afternoon that you<sup>110</sup> work to clean or to dust your house is a<sup>120</sup> wasted afternoon. Every afternoon that you are tired as a<sup>130</sup> result of cleaning in the morning is time wasted. When<sup>140</sup> you buy a Vermont you buy happy afternoons—lazy afternoons<sup>150</sup> if you desire them.

The cleaner may be purchased on<sup>160</sup> the instalment plan (see page 10 of the booklet). When<sup>170</sup> you realize that 3 cents' worth of electricity a week<sup>180</sup> will keep your house clean, you will buy the cleaner<sup>190</sup> at once.

Should Mr. Welch fail to arrange for a<sup>200</sup> demonstration within a few days we will have a machine<sup>210</sup> sent to you for trial. We hope that you will<sup>220</sup> examine it carefully.

Yours truly, (225—1.40)

Mr. Thomas Diamond  
45 Grand Street  
Albany, New York

Dear Sir:

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Your letter of December 11 was received and<sup>10</sup> we hope you will pardon our delay in answering it.<sup>20</sup> We expected to have one of our representatives call on<sup>30</sup> you but we have been so busy in Illinois with<sup>40</sup> a new issue of stock that it was practically impossible<sup>50</sup> to send one of our men east to talk with<sup>60</sup> you.

We are selling the common stock of the American<sup>70</sup> Mill Company at \$10 a share, and if you<sup>80</sup> are in a position to increase your holdings at this<sup>90</sup> time we would suggest that you send us your check<sup>100</sup> by return mail so that we may reserve a block<sup>110</sup> of the stock for you.

We are getting excellent reports<sup>120</sup> from the company. If you will read the enclosed pamphlet<sup>130</sup> and study the past, present, and possible future of the<sup>140</sup> American Mill Company, you will see that their stock is<sup>150</sup> one of the best investments on the market.

*Yours truly, 160 (160—1.40)*

Mr. James F. Mitchell  
529 Hampshire Street  
Quincy, Illinois

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Dear Sir:

We regret to learn from your letter of<sup>10</sup>

May 4, that you have not yet received our shipment<sup>20</sup> of books. We cannot understand this as the books were<sup>30</sup> shipped from here on April 15.

As we were particularly<sup>40</sup> anxious to give you good service, we made a special<sup>50</sup> effort and succeeded in getting the goods started a day<sup>60</sup> earlier than we promised. That the shipment is held up<sup>70</sup> somewhere is certainly annoying and unexpected. We have started a<sup>80</sup> tracer and will make every effort to locate the shipment.<sup>90</sup>

If there are any books that you particularly need at<sup>100</sup> this time, let us know and we will send them<sup>110</sup> immediately by express.

Yours truly, (115—1.41)

### 63

Mr. N. A. Carpenter  
312 Union Avenue  
Knoxville, Tennessee

Dear Sir:

Our monthly bulletin to business men will help<sup>10</sup> you. It is prepared from records on some 1,000<sup>20</sup> commodities, which, going back ten, twenty, and even fifty years,<sup>30</sup> cover all the important factors affected by the present and<sup>40</sup> future volume of business.

A subscription to the bulletin would<sup>50</sup> be the best sort of business insurance that you could<sup>60</sup> get to help you through the coming months. The cost,<sup>70</sup> \$50 a year, is very small compared with the<sup>80</sup> saving that will be possible if you follow the advice<sup>90</sup> in the bulletins. All you have to do to begin<sup>100</sup> the service is to sign and return

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the enclosed card<sup>110</sup> with your check for the first six months' period.

Very<sup>120</sup> truly yours, (122—1.41)

64

*as*  
John Reed & Company  
1345 Broadway  
Portland, Maine

Gentlemen:

We thank you for your courtesy in hurrying along<sup>10</sup> our shipment of paper, notwithstanding the fact that your books<sup>20</sup> showed a balance against us of \$73.45.<sup>30</sup> The paper was received this morning in good<sup>40</sup> condition. We shall use it on some rush work we<sup>50</sup> are getting out.

Your letter calling our attention to the<sup>60</sup> balance of \$73.45 very greatly<sup>70</sup> surprised us, as we were under the impression that our<sup>80</sup> account with you was clear. Upon looking up the matter,<sup>90</sup> we found that the bill of goods purchased April 3<sup>100</sup> had not been entered. We are very glad, therefore, to<sup>110</sup> send you our check for this amount.

We trust you<sup>120</sup> will pardon the oversight.

Very truly yours, (127—1.41)

65

*as*  
Mr. H. E. Blaine  
418 Park Avenue  
St. Louis, Missouri

Dear Sir:

We appreciate your business and are anxious

that<sup>10</sup> the friendly relations that have existed in the past shall<sup>20</sup> continue. We are forced to say, however, that if settlement<sup>30</sup> of your account is not made within the next few<sup>40</sup> days we shall have to request our attorneys to take<sup>50</sup> care of our interest in the matter.

We regret the<sup>60</sup> necessity for sending you this letter and trust to your<sup>70</sup> sense of fairness to set the matter right by forwarding<sup>80</sup> us without delay a check in payment of the balance<sup>90</sup> due.

Yours very truly, (94—1.42)

## 66

Messrs. W. T. Tucker & Company

308 Franklin Avenue

Akron, Ohio

Gentlemen:

While we hesitate to believe that you intend to<sup>10</sup> make it necessary for us to use other than friendly<sup>20</sup> means to collect the balance of \$70 which is<sup>30</sup> now sixty days past due, we can hardly come to<sup>40</sup> any other conclusion since you are making no effort to<sup>50</sup> reduce this balance.

Our factory has given us ten days<sup>60</sup> in which to report collection of your account in full.<sup>70</sup> After this time the matter will be taken out of<sup>80</sup> our hands and no doubt turned over to the legal<sup>90</sup> department.

We do not want this to happen and we<sup>100</sup> know that you do not. We shall, therefore, expect your<sup>110</sup> check for \$70 before January 10.

Yours truly, (119—1.42)

Mr. G. A. Elliott  
300 Market Street  
Canton, Ohio

Dear Sir:

We are pleased to know that Mr. Mills<sup>10</sup> succeeded in interesting you in our line of goods. The<sup>20</sup> order which he secured from you will have our close<sup>30</sup> attention and the shipment should be made the latter part<sup>40</sup> of next week. We regret that we cannot enter into<sup>50</sup> a contract with you, giving to you the exclusive right<sup>60</sup> to handle our goods in your town, such a contract<sup>70</sup> now being unlawful. We will agree, however, not to solicit<sup>80</sup> any trade from your competitors and under such conditions it<sup>90</sup> is unlikely that any of them will make an effort<sup>100</sup> to introduce our lines.

We shall immediately place an advertisement<sup>110</sup> of our goods in your weekly paper with your name<sup>120</sup> inserted as the local dealer.

With best wishes for a<sup>130</sup> prosperous season,  
we are

Yours truly, (136—1.42)

Mr. Fred Ederle  
415 Newman Street  
Los Angeles, California

Dear Sir:

We thank you for your order given to<sup>10</sup> Mr. James Brown on January 12, for eight show cases<sup>20</sup> to be shipped at once on open account.

We regret<sup>30</sup> that up to the present time we

have been unable<sup>40</sup> to get sufficient information to judge of the line of<sup>50</sup> credit to which you may be entitled. For this reason<sup>60</sup> we should like to send this first order to be<sup>70</sup> paid for when delivered.

We appreciate the interest shown in<sup>80</sup> our merchandise and hope that this is the beginning of<sup>90</sup> a satisfactory business relationship.

Yours truly, (96—1.43)

69

Mr. James Mason  
116 West Second Street  
Oklahoma City, Oklahoma

Dear Sir:

This shipment went forward from here according to<sup>10</sup> the copy of the waybill attached. Mr. Mitchell, our agent<sup>20</sup> in Chicago, wrote you January 5, stating that the shipment<sup>30</sup> was transferred to your company on December 16, 4:55<sup>40</sup> p. m., signed "Stone," and requested you to trace<sup>50</sup> through to have delivery shown. We have had no reply<sup>60</sup> as yet and the shipper is demanding settlement of the<sup>70</sup> claim for the value of goods contained in the shipment,<sup>80</sup> stating that the goods have never been received by the<sup>90</sup> consignee. The package contained four pairs of silk socks, one<sup>100</sup> pair of suspenders, and two handkerchiefs.

Kindly take the matter<sup>110</sup> up again and let us hear from you as quickly<sup>120</sup> as possible.

Yours truly, (124—1.43)

Mr. Arthur F. Banton  
130 Masten Street  
Buffalo, New York

*2/2*  
Dear Sir:

We acknowledge receipt of your letter of February<sup>10</sup> 4 and in accordance with your request we take pleasure<sup>20</sup> in adding your name to our mailing list in order<sup>30</sup> that you may receive copies of our new publications.

If<sup>40</sup> you are interested in any of the booklets and pamphlets<sup>50</sup> listed in the enclosed folder, we shall be glad to<sup>60</sup> send them to you.

*2/2*  
Our correspondent in Buffalo, Mr. John<sup>70</sup> Adams, 110 State Street, can serve you at<sup>80</sup> any time. He has on file copies of our current<sup>90</sup> publications and is in constant touch with us over our<sup>100</sup> private wire.

Yours very truly, (105—1.43)

Mr. James Blair  
1116 Pleasant Street  
Toledo, Ohio

*2/2*  
Dear Sir:

As the warm spring weather has slowed up<sup>10</sup> our wholesale trade we are trying the plan of selling<sup>20</sup> direct to the retail consumer at wholesale prices.

*2/2*  
We are<sup>30</sup> enclosing sketches of just a few of the many styles<sup>40</sup> in our stock. The descriptions can do no more than<sup>50</sup> tell you about the materials

and linings. To appreciate fully<sup>60</sup> the tailoring and fit, you should see the garments and<sup>70</sup> try them on. That is the only way to convince<sup>80</sup> yourself that you can make a big saving through buying<sup>90</sup> direct from a manufacturer. No retailer can possibly quote prices<sup>100</sup> as low as we do.

Money saved is money earned.<sup>110</sup> A few minutes in our showrooms will do more to<sup>120</sup> convince you than hours of argument.

Yours truly, (128—1.43)

## 72

Mrs. Anna Brinkley  
1479 Warren Avenue  
Chicago, Illinois

Dear Madam:

The month of June is the month of<sup>10</sup> brides. And while it brings happiness to them, it generally<sup>20</sup> brings just a little vexation to their friends who do<sup>30</sup> not know what appropriate gifts to give them.

May we<sup>40</sup> suggest that a small-sized Doan rug is a very<sup>50</sup> suitable gift for anybody? It is a very happy combination<sup>60</sup> of sentiment and service and will wear as well as<sup>70</sup> your welcome in the home where it goes. It is<sup>80</sup> quality that gives long wear, and if it is a<sup>90</sup> Doan rug, that in itself is the highest possible assurance<sup>100</sup> of quality.

We shall be pleased to show you our<sup>110</sup> full line of imported and domestic rugs if you will step<sup>120</sup> in some morning this week. We urge you to do<sup>130</sup> so soon while our stock is complete.

Very truly yours,<sup>140</sup> (140—1.43)

Mrs. L. V. Andrews  
213 Main Street  
Davenport, Iowa

Dear Madam:

In checking up our charge accounts we notice<sup>10</sup> your name in the group of people who have bought<sup>20</sup> nothing from our store for over a year.

We are<sup>30</sup> anxious to know if it is our fault that you<sup>40</sup> no longer visit our store. We endeavor to furnish our<sup>50</sup> customers with the best goods procurable, at the most reasonable<sup>60</sup> prices. We try to employ only clerks who are intelligent,<sup>70</sup> courteous, and eager to do their best to satisfy our<sup>80</sup> customers.

If there has been any inattention or lack of<sup>90</sup> courtesy on the part of any of our employees, or<sup>100</sup> if there is a lack in our equipment that you<sup>110</sup> can suggest, we shall consider it a favor if you<sup>120</sup> will write us candidly, giving your impressions.

We enclose a<sup>130</sup> stamped envelope for your convenience.

Yours very truly, (138—1.43)

Messrs. Frankel & Nelson  
1007 State Street  
Erie, Pennsylvania

Gentlemen:

We regret to learn from your letter of January<sup>10</sup> 19 that a shortage exists in the shipment made on<sup>20</sup> your order of January 3.

Upon investigation, we find by<sup>30</sup> the record of our shipping department that the order was<sup>40</sup> complete when it left our house. The fact that our<sup>50</sup> own wagon carried the case to the freight house seems<sup>60</sup> also to indicate that the shortage occurred after the goods<sup>70</sup> reached the railway company. We would suggest, therefore, that you<sup>80</sup> take up the matter with your local freight agent, or,<sup>90</sup> if you desire, we shall be glad to make claim<sup>100</sup> at this end for the shortage. In the meantime, we<sup>110</sup> are sending today by express the items which according to<sup>120</sup> your letter constitute the shortage. We trust that failure in<sup>130</sup> getting the full shipment in the first place has not<sup>140</sup> resulted in any loss to you.

Very truly yours, (149—1.43)

## 75

Mrs. J. T. Madison  
478 Seventh Avenue  
Brooklyn, New York

Dear Madam:

Because you are a patron of our store<sup>10</sup> we assume you know its standards—its service—its way<sup>20</sup> of doing business.

But do you know of the special<sup>30</sup> development of these points in the tire section? Has it<sup>40</sup> come to your attention that we sell tires under the<sup>50</sup> same conditions as silks and jewelry and furniture? There seems<sup>60</sup> to be no reason why tires should be selected in<sup>70</sup> the dull surroundings of a repair shop. We have found<sup>80</sup> that men and women are glad to have the brightness,<sup>90</sup> cleanliness,

ness, and courtesy of a store like ours applied to<sup>100</sup> motor car equipment.

We recommend our special cord tires because<sup>110</sup> they meet every requirement of first cost and final mileage.<sup>120</sup> They carry our full guarantee.

Your orders, whether given in<sup>130</sup> person or by mail or telephone, will have the same<sup>140</sup> careful attention which they have always received from every department<sup>150</sup> of our business.

Very truly yours, (156—1.43)

## 76

Mr. J. B. Blackwell  
83 Fairfield Avenue  
Bridgeport, Connecticut

Dear Sir:

This is an invitation to you to become<sup>10</sup> an active member of the Institute of Arts and Sciences.<sup>20</sup> It is necessary for every man to have an interest<sup>30</sup> that will take his mind off the problems of business<sup>40</sup> after his office door closes. The Institute this year is<sup>50</sup> offering a program of such variety that it will make<sup>60</sup> a strong appeal to everyone interested in any phase of<sup>70</sup> education, music, art, or science.

How about that list of<sup>80</sup> books you promised yourself you would read when you found<sup>90</sup> the time? Why not join the Institute and register in<sup>100</sup> our course in American Literature? We feel sure the pleasure<sup>110</sup> and profit you will get out of it will be<sup>120</sup> worth to you several times as much as the annual<sup>130</sup> dues.

*Tours*

Fill out the enclosed blank, mark the courses or<sup>140</sup> lectures in which you are interested, and mail it to<sup>150</sup> us with your check.

Very truly yours, (157—1.43)

77

Mr. Arthur Du Bois  
307 Federal Street  
Bluefield, West Virginia

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*ninety*  
*one hundred*

Dear Sir:

I am in receipt of your letter of<sup>10</sup> September 24 regarding your failure to receive your copy<sup>20</sup> of our magazine which, according to our records, has been<sup>30</sup> mailed to you every month since January.

Your address on<sup>40</sup> our mailing list seems to agree with the one contained<sup>50</sup> in your letter. It is not possible that the magazine<sup>60</sup> could have been miscarried in the mails every month since<sup>70</sup> January. I am forced to the conclusion that some person<sup>80</sup> in your school is getting the magazine. Perhaps your librarian<sup>90</sup> receives it with the other current periodicals and places it<sup>100</sup> in the reading room.

We regret the trouble you have<sup>110</sup> been caused and are sending you in the same mail with<sup>120</sup> this letter copies of the magazine for the past four<sup>130</sup> months. I would suggest that you give us your home<sup>140</sup> address so that future numbers of the magazine may be<sup>150</sup> less likely to go astray.

Yours very truly, (158—1.43)

78

Mr. Albert Jamison  
129 Church Street  
New Haven, Connecticut

Dear Sir:

We have not as yet received your customary<sup>10</sup> order for a copy of the new Trade List Annual,<sup>20</sup> which has been ready for delivery for some weeks past.<sup>30</sup> At the opening of the active book-selling season, it<sup>40</sup> is wise to have this file of the dealers' latest<sup>50</sup> catalogue at hand for ready reference. The catalogue costs but<sup>60</sup> \$2.50, although it weighs 15 pounds.

Kindly<sup>70</sup> send shipping directions with order.

Yours truly, (77—1.44)

79

Mr. Clarence K. Bailey  
Broadway and First Avenue  
Billings, Montana

Dear Sir:

If you are in the market for stocks<sup>10</sup> or bonds we shall be glad to send our representative<sup>20</sup> to your office with a full list and prices. We<sup>30</sup> have just purchased some bonds which we can offer at<sup>40</sup> a price that will yield about 5 per cent on<sup>50</sup> the investment. The bond issue has been carefully investigated by<sup>60</sup> our legal department.

We desire to emphasize specially the care<sup>70</sup> that we exercise to insure absolute safety to all investors<sup>80</sup> who make their purchases through us.

Very truly yours, (89—1.44)

80

Messrs. Demarest & Beyer  
Utilities Building  
Fort Wayne, Indiana

Gentlemen:

We receive from day to day a number of<sup>10</sup> collection items which we should like to send you if<sup>20</sup> you are willing to receive them under the conditions prescribed<sup>30</sup> for the members of the New York Clearing House.

In<sup>40</sup> return we offer to collect items payable in your section<sup>50</sup> of the country on a reasonable balance on which we<sup>60</sup> will allow 2 per cent interest.

If you are interested,<sup>70</sup> may we not hear from you on the matter?

Very<sup>80</sup> truly yours, (82—1.44)

81

Mr. James A. Scott  
Hastings, New York

Dear Sir:

Mr. Smith of this company reports that in<sup>10</sup> a conversation with him sometime ago you stated that our<sup>20</sup> charge for the water meter which was installed in your<sup>30</sup> cottage at Hastings had been offset by some claims concerning<sup>40</sup> the house at or about the time of the sale<sup>50</sup> to you.

Our agent, Mr. Thomas, does not remember anything<sup>60</sup> concerning this arrangement, but if you will kindly send us<sup>70</sup> a memorandum of the work which you had done, or<sup>80</sup> which we neglected to do, we shall be greatly obliged<sup>90</sup> and shall try

## RATIONAL DICTATION

to have the account closed up to<sup>100</sup> our mutual satisfaction.

Yours respectfully, (105—1.44)

82

Mr. Russell H. Wicks  
801 West Eighth Street  
Sedalia, Missouri

Dear Sir:

Your request for information concerning the present condition<sup>10</sup> of the market in dress goods is at hand.

The<sup>20</sup> sales for the months of July and August show more<sup>30</sup> business than in the corresponding months last year in spite<sup>40</sup> of the fact that the trend of the styles is<sup>50</sup> rather unsettled. Manufacturers are still uncertain as to what will<sup>60</sup> be the leading styles for the coming fall or as<sup>70</sup> to what direction the demand for holiday goods will take.<sup>80</sup> The big houses usually do not make their selections till<sup>90</sup> the season is further advanced.

We shall write you more<sup>100</sup> definitely later.

Very truly yours, (105—1.44)

83

Messrs. Clarke & Frost  
335 South Main Street  
Akron, Ohio

Gentlemen:

We wish to call your attention to the line<sup>10</sup> of goods we offer for the jobbing trade. We feel<sup>20</sup>

sure that we can interest you in our prices. At<sup>30</sup> the present time we are getting out a most attractive<sup>40</sup> line, unsurpassed for beauty of design or excellence of quality.<sup>50</sup> If you will give us an opportunity to show you<sup>60</sup> the goods, we are sure that the result will be<sup>70</sup> to our mutual profit.

Our representative will be with you<sup>80</sup> early next month and we respectfully request that you accord<sup>90</sup> to him a brief opportunity to show you his samples<sup>100</sup> and explain our methods of doing business.

Yours truly, (109—1.44)

## 84

Mr. David H. Anderson  
1340 Arch Street  
Dayton, Ohio

Dear Sir:

Please accept our thanks for your remittance of<sup>10</sup> June 12 and also for your valued order. Enclosed is<sup>20</sup> one of our regular time-payment order forms, partly filled<sup>30</sup> in according to your letter, so that you have only<sup>40</sup> to fill in the remaining blanks that apply to your<sup>50</sup> case and sign your name.

Ordinarily we can ship engines<sup>60</sup> within five days after receiving the contract unless extras are<sup>70</sup> ordered, which require a longer time at the factory, as<sup>80</sup> explained in the catalogue quotation. In order that we may<sup>90</sup> be able to give you prompt service, please sign the<sup>100</sup> contract and mail it at once in the stamped envelope<sup>110</sup> enclosed.

Very truly yours, (114—1.44)

Miss Helen Bedwell  
 528 West Brunswick Street  
 Brunswick, Maryland

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Dear Madam:

With reference to the feather boa returned to<sup>10</sup> us for credit, we wish to state that the active<sup>20</sup> season for this class of merchandise has closed, thereby making<sup>30</sup> it impossible for us to dispose of it. Had this<sup>40</sup> boa, which was purchased at Christmas time, been returned to<sup>50</sup> us earlier, we probably could have disposed of it to<sup>60</sup> your advantage but at this season we are unable to<sup>70</sup> do so.

An appreciation of your active account and our<sup>80</sup> pleasant business relations with you cause us to regret that<sup>90</sup> in this instance we are not permitted to be of<sup>100</sup> service to you.

We return the boa, believing that in<sup>110</sup> view of the above explanation you will wish us to<sup>120</sup> do so.

Yours very truly, (125—1.44)

Mr. George Diamond  
 2000 Aldrich Avenue  
 San Francisco, California

*2/2*  
*ee go*

Dear Sir:

In 1913 you employed us to make<sup>10</sup> a detailed appraisal of your plant. While this appraisal might<sup>20</sup> still serve as a fairly accurate estimate of your equipment,<sup>30</sup> the marked increase in the

cost of all material has<sup>40</sup> destroyed its value as a basis for placing insurance and<sup>50</sup> for settling a loss should any occur.

We think that<sup>60</sup> you will agree with us that lower prices are not<sup>70</sup> to be looked for in the near future. Many of<sup>80</sup> our clients are having their prewar appraisals revised. We strongly<sup>90</sup> urge that you also do this, as a majority of<sup>100</sup> the plants that have recently come under our notice have<sup>110</sup> been found to be underinsured. To have your property insured<sup>120</sup> for less than its value means unnecessary risk for you.<sup>130</sup>

Yours truly, (132—1.44)

87

The William Morris Company  
1102 Astor Street  
Detroit, Michigan

Gentlemen:

Thank you for your order of January 15 for<sup>10</sup> tennis rackets.

We wish we were able to place your<sup>20</sup> name on our books, as all the companies to whom<sup>30</sup> you refer regarding credit speak highly of your business transactions<sup>40</sup> with them.

For a number of years it has been<sup>50</sup> the policy of our house to grant the exclusive agency<sup>60</sup> for the sale of our products to one firm in<sup>70</sup> a city. As long as the volume of business from<sup>80</sup> this agency is satisfactory, this arrangement should remain in force.<sup>90</sup> As the Johnson Company in your city already has the<sup>100</sup> agency, you can understand why we must decline your valued<sup>110</sup> order.

Your inquiry has been placed on file and should<sup>120</sup> we later decide to make any change in agents we<sup>130</sup> shall be glad to take up this matter with you<sup>140</sup> again.

We appreciate the interest you have shown in our<sup>150</sup> product.

Truly yours, (153—1.44)

88

The Barnes Lumber Company  
113 East Plume Street  
Norfolk, Virginia

Gentlemen:

We have your letter requesting our advice as to<sup>10</sup> the best type of motor truck equipment for hauling ore<sup>20</sup> a distance of seven miles over fair roads, trucks being<sup>30</sup> loaded when traveling down grade.

We do not know enough<sup>40</sup> of your special problem to give you much help. In<sup>50</sup> general, the larger the capacity of the truck used the<sup>60</sup> lower are the fixed charges and the cost per ton<sup>70</sup> mile. On the other hand, unless the roads are fairly<sup>80</sup> well improved, they may not withstand the effect of the<sup>90</sup> largest truck during certain parts of the year. The smaller<sup>100</sup>-sized truck, with trailer, would give you a rather flexible<sup>110</sup> arrangement and would be somewhat less destructive of the road<sup>120</sup> surface. You state that the run, under load, is down<sup>130</sup> grade; you should be sure, then, that the braking power<sup>140</sup> of your truck and trailer combination is sufficient to secure<sup>150</sup> safety and will not lead to undue expense for renewals.<sup>160</sup>

We advise you to request a few of the large<sup>170</sup> truck manufacturers to send representatives to study your problem on<sup>180</sup> the ground and then to make suitable recommendations.

Very truly<sup>190</sup> yours, (191—1.44)

89

Mr. A. M. Jackson  
335 Shepherd Avenue  
Brooklyn, New York

Dear Sir:

We are indeed sorry to learn that you<sup>10</sup> are dissatisfied with our method of shipping your order, which<sup>20</sup> went forward by express on January 28.

The order<sup>30</sup> sent in by our salesman does not show any shipping<sup>40</sup> instructions. Possibly, when placing the order with Mr. Banks, you<sup>50</sup> failed to state the manner in which you wished the<sup>60</sup> shipment made. In such cases we assume that the decision<sup>70</sup> is left to us. On account of the scarcity of<sup>80</sup> this particular class of merchandise among the retailers we made<sup>90</sup> shipment by express, believing that we were serving your best<sup>100</sup> interests.

We want you to be satisfied, however, and will<sup>110</sup> allow you the difference between the express charges which you<sup>120</sup> paid and the amount you would have paid had the<sup>130</sup> goods been shipped by freight. Please deduct this amount when<sup>140</sup> remitting.

Very truly yours, (144—1.45)

90

Mr. Henry R. Perkins  
226 Carondelet Street  
New Orleans, Louisiana

Dear Sir:

The shipment expressed by us as per receipt<sup>10</sup> attached was returned to shippers several days ago. When they<sup>20</sup> opened the crate the glass was missing, the picture scratched,<sup>30</sup> and the frame broken beyond repair.

Will you kindly report<sup>40</sup> condition of shipment on arrival at your office, state whether<sup>50</sup> delivery was made to consignee, and if possible explain the<sup>60</sup> damage. Will you also furnish us with copies of your<sup>70</sup> non-delivery notices and of the waybills on which this<sup>80</sup> shipment was received and returned.

As a claim has been<sup>90</sup> filed for the damage, we should like to hear from<sup>100</sup> you by return mail.

Very truly yours, (107—1.45)

91

Mr. M. A. Bennett  
1401 Broadway  
Oakland, California

Dear Sir:

This is in answer to your letter of<sup>10</sup> June 13,  
in which you make inquiry about clocks. The<sup>20</sup>  
unfilled orders which we now have on hand will  
consume<sup>30</sup> our entire output for the next five  
months. It is<sup>40</sup> therefore impossible to promise  
delivery on orders entered at this<sup>50</sup> time.

Owing to the uncertain conditions of the metal market<sup>60</sup> and our inability to protect ourselves in the purchase of<sup>70</sup> raw material, it has been necessary to withdraw quotations. All<sup>80</sup> orders received are placed on file to be billed at<sup>90</sup> prices prevailing at the time of shipment.

We regret that<sup>100</sup> existing abnormal conditions prevent us from giving you our usual<sup>110</sup> prompt service.

Yours very truly, (115—1.45)

92

Mrs. Katherine Kean  
346 North Main Street  
Abingdon, Illinois

Dear Madam:

In reply to your recent request, we are<sup>10</sup> mailing you under another cover our book on the care<sup>20</sup> and finish of woodwork. This book contains expert advice on<sup>30</sup> the care and finish of floors, furniture, and interior woodwork.<sup>40</sup> It is an excellent book to read and keep for<sup>50</sup> future reference. It gives the only satisfactory answer to the<sup>60</sup> question of how to protect the finish of your floors.<sup>70</sup>

Enclosed is a list of dealers in your city who<sup>80</sup> carry a stock of our products. You will be able<sup>90</sup> to secure them from any one of these firms.

We<sup>100</sup> shall be pleased to give you any special information that<sup>110</sup> you desire in regard to your particular floor problem.

Yours<sup>120</sup> truly, (121—1.45)

National Stationery Supplies Company  
 817 Frelinghuysen Avenue  
 Elizabeth, New Jersey

Gentlemen:

There must be some mistake in the prices for<sup>10</sup> the typewriter paper billed us yesterday. If these prices are<sup>20</sup> correct, please hold shipment until we can satisfy ourselves that<sup>30</sup> they are not too high. You must be sending us<sup>40</sup> paper of a superior quality or else you are charging<sup>50</sup> an excessive price. We could not use paper at that<sup>60</sup> price, since very few of our customers are willing to<sup>70</sup> pay more than \$2 a ream.

We did not<sup>80</sup> indicate the price on our order as your letter of<sup>90</sup> December stated that the catalogue prices were no longer correct.<sup>100</sup> Your service in the past has always been entirely satisfactory,<sup>110</sup> but it seems to us that you have not been<sup>120</sup> consistent in your increase of prices for this commodity.

We<sup>130</sup> shall be governed by your reply.

Yours very truly, (139—1.45)

Mr. J. I. Hubbard  
 Fifth Avenue Building  
 New York, New York

Dear Sir:

Your advertisement in the Sunday *New York Times*<sup>10</sup> states that you want a stenographer who has some knowledge<sup>20</sup> of Spanish.

I am a graduate of the Orange High<sup>30</sup> School, Orange, New Jersey, where I studied Spanish for four<sup>40</sup> years. Although I have had no business experience, I have<sup>50</sup> enough knowledge of shorthand and typewriting to take dictation at<sup>60</sup> 100 words a minute and to transcribe my notes<sup>70</sup> at 50 words a minute.

I have studied these subjects<sup>80</sup> for the purpose of going into the importing business, which<sup>90</sup> has always had a special attraction for me. I shall<sup>100</sup> greatly appreciate it if you will permit me to call<sup>110</sup> on you so that you may see if I am<sup>120</sup> fitted for this work.

Enclosed are letters of recommendation from<sup>130</sup> my principal and from my teacher of shorthand and typewriting.<sup>140</sup>

Respectfully yours, (142—1.45)

95

Mr. Roger D. Walker  
31 Exchange Street  
Portland, Maine

Dear Sir:

I enclose papers regarding a claim for 90<sup>10</sup> cents for damage to an umbrella of which this shipment<sup>20</sup> consisted. Will you inform me of the condition in which<sup>30</sup> the shipment was received and delivered, the manner in which<sup>40</sup> it was packed, and the apparent cause of damage? Kindly<sup>50</sup> have the consignee execute the attached waiver, assigning claim to<sup>60</sup> shippers, and send me a copy of the waybill on<sup>70</sup> which the shipment reached your office.

As this claim has<sup>80</sup> been under investigation for some time, I shall be obliged<sup>90</sup> if you will give the matter your prompt attention and<sup>100</sup> let me have an early reply with return of papers.<sup>110</sup>

Yours very truly, (113—1.46)

96

Mr. James Neil  
1172 Rhodes Avenue  
Akron, Ohio

Dear Sir:

Enclosed you will find a copy of a<sup>10</sup> letter from the Brooks Manufacturing Company, St. Louis, Missouri, also<sup>20</sup> a blue print that they sent us. We have written<sup>30</sup> these people, advising them that the matter has been referred<sup>40</sup> to you, as you look after our interests in the<sup>50</sup> territory in which their company is located. We enclose a<sup>60</sup> schedule of style No. 7 locker.

If you should secure<sup>70</sup> the order for these lockers, please return the enclosed blue<sup>80</sup> print, as we have not kept a copy.

Please give<sup>90</sup> this matter your early attention.

Yours very truly, (98-1.4( )

97

Mr. Theodore F. Hammond  
1439 East Davis Street  
Taunton, Massachusetts

Dear Sir:

As soon as I received your letter of<sup>10</sup> January,

17, I saw Mr. Green of the State Mutual<sup>20</sup> Life Insurance Company. He explained that the letter you mention<sup>30</sup> had reference only to the purchase of additional insurance and<sup>40</sup> did not have any bearing on your present policies, which<sup>50</sup> are in full force till June next.

From what he<sup>60</sup> told me I concluded that it was a letter similar<sup>70</sup> to that written you by Frank Davis, giving you the<sup>80</sup> opportunity to secure new insurance on the basis of your<sup>90</sup> present age. I am enclosing a copy of the letter<sup>100</sup> that Mr. Green thinks is the one to which you<sup>110</sup> refer. If it is not, please inform me.

Yours very<sup>120</sup> truly, (121—1.46)

## 98

Mr. Theodore Clarke  
112 Pearl Street  
Buffalo, New York

Dear Sir:

We regret to learn that the shipment of<sup>10</sup> crockery on January 20 reached you in a damaged condition.<sup>20</sup> These goods were very carefully packed, receiving the personal attention<sup>30</sup> of the superintendent of our shipping department, and the damage<sup>40</sup> must have been caused by very reckless handling on the<sup>50</sup> part of the railway employees.

Do you wish to keep<sup>60</sup> the goods at a discount of 20 per cent from<sup>70</sup> our invoice price? If not, you may return them to<sup>80</sup> us at our expense.

In response to your directions we<sup>90</sup> are shipping today a duplicate of the order referred to<sup>100</sup>

above, for which we enclose invoice. We hope that this<sup>110</sup> shipment will reach you in time to meet the demands<sup>120</sup> of all of your customers.

Yours very truly, (128—1.46)

99

Atlantic Gas Company  
Atlantic City, New Jersey

Gentlemen:

Your letter of August 4, stating that you found<sup>10</sup> the reading of August 2 the same as that of<sup>20</sup> August 1, has been received.

The enclosed bill for the<sup>30</sup> use of gas from June 18 to August 1 shows<sup>40</sup> the reading of the meter was 29,600<sup>50</sup> cubic feet. I have received a letter from the<sup>60</sup> tenant in the bungalow, Henry Adams, giving a reading of<sup>70</sup> the meter as it was on August 1. This enclosed<sup>80</sup> reproduction shows that from June 18 to August 1 the<sup>90</sup> meter indicated only 22,500 cubic feet<sup>100</sup> of gas used.

Please send somebody to read the meter<sup>110</sup> again.

Very truly yours, (114—1.46)

100

Messrs. L. J. Philips & Company  
225 Fourth Avenue  
New York City

Gentlemen:

We are very glad to learn from your<sup>10</sup> letter

of May 27 that you have been successful<sup>20</sup> in securing a tenant for our Ninth Avenue property.

We<sup>30</sup> feel that Messrs. Lambert and Company will find the building<sup>40</sup> suitable for their purposes in every respect, as it is<sup>50</sup> fitted with all modern appliances. It is located close to<sup>60</sup> the freight terminals of two large railroads and is only<sup>70</sup> a short distance from the wharves of the steamship lines<sup>80</sup> to all South American ports.

Mr. Brown is at present<sup>90</sup> out of the city, but if you will send us<sup>100</sup> a copy of the lease, we will forward it to<sup>110</sup> him at once for his approval.

Possession may be had<sup>120</sup> immediately.

Yours very truly, (124—1.46)

## 101

Mr. Charles T. Marsh  
52 South Main Street  
Gloversville, New York

Dear Sir:

For the past fifteen years we have been<sup>10</sup> privileged to take care of your insurance in this office.<sup>20</sup> We feel therefore that we may take the liberty of<sup>30</sup> bringing to your attention a matter that is so vital<sup>40</sup> to your interest.

Since building material of all kinds has<sup>50</sup> advanced in price, in some cases even to twice what<sup>60</sup> it was two years ago when you renewed your policies,<sup>70</sup> should a fire take place on any of the property<sup>80</sup> covered by these policies you would unfortunately find yourself very<sup>90</sup> much underinsured and it would be necessary for you to<sup>100</sup> stand a heavy loss.

We would respectfully urge, therefore, that you forward instructions to increase your present insurance at least<sup>120</sup> 40 per cent. This will afford you adequate protection, although<sup>130</sup> the cost is but a trifle.

We assure you that<sup>140</sup> we are looking after your interests at all times.

Yours<sup>150</sup> very truly, (152—1.46)

102

Mr. James B. Fennell  
1319 Farnam Street  
Omaha, Nebraska

Dear Sir:

With this invoice we are enclosing a trade<sup>10</sup> acceptance form filled out, which we are going to ask<sup>20</sup> you to sign across the face on the lines provided<sup>30</sup> for that purpose. By signing this acceptance you indicate your<sup>40</sup> approval of the latest development in business. You indicate that<sup>50</sup> you desire to be a leader and not a "trailer"<sup>60</sup> in this great movement looking toward the placing of our<sup>70</sup> commerce on a sound basis.

We are simply asking you<sup>80</sup> to put into negotiable form the obligation you assume in<sup>90</sup> purchasing goods on other than cash terms. There is no<sup>100</sup> added cost in doing this; in fact, it will mean<sup>110</sup> a saving, in that the acceptance places the burden of<sup>120</sup> financing where it rightfully belongs.

We have placed your name<sup>130</sup> on this acceptance as an evidence of our faith in<sup>140</sup> your desire and ability to settle any obligation that you<sup>150</sup>

may assume. We are asking you to strengthen our credit<sup>160</sup> by placing your name also on the acceptance. We, in<sup>170</sup> turn, strengthen your credit by presenting to our banks a<sup>180</sup> piece of paper bearing both of our names, with a<sup>190</sup> guarantee that the obligation will be paid promptly when due.<sup>200</sup> Our interests are mutual in this regard—ours to present<sup>210</sup> only paper bearing good names, yours to meet such paper<sup>220</sup> promptly.

Very truly yours, (224—1.46)

### 103

Mr. Charles A. Carter  
710 Market Street  
Parkersburg, West Virginia

Dear Sir:

During a long term of years you have<sup>10</sup> been selling to your trade various articles of wearing apparel<sup>20</sup> manufactured by us from crude rubber. Our business relations have<sup>30</sup> been most pleasant because the quality we built into our<sup>40</sup> goods and the guarantee we offered assured you of satisfied<sup>50</sup> customers.

We now wish to bring to your attention a<sup>60</sup> new tire manufactured by us in which you can place<sup>70</sup> the same confidence. It has been our determination to produce<sup>80</sup> a tire of the highest quality and endurance and we<sup>90</sup> believe we have succeeded. We therefore ask your cooperation in<sup>100</sup> placing this tire before the public.

Our representative, Mr. Johnson,<sup>110</sup> will call on you Thursday morning to explain the project<sup>120</sup>

in detail. We feel confident that when you have heard<sup>130</sup> what he has to say, your name will be on<sup>140</sup> our books for a good-sized order.

Yours very truly,<sup>150</sup> (150—1.46)

104

Mr. J. R. Baker  
649 Columbus Avenue  
New York, New York

Dear Sir:

The firm of Borden and Company has placed<sup>10</sup> in our hands for collection a claim against you for<sup>20</sup> \$185, together with your letters to<sup>30</sup> them with reference to this indebtedness. This account is overdue<sup>40</sup> and unless we have your remittance before June 25<sup>50</sup> we shall begin suit to enforce payment.

Yours truly, (59—1.47)

105

Mr. P. S. Bacon  
540 Manchester Street  
Lafayette, Indiana

Dear Sir:

Mr. James Hunt, of 110 Washington<sup>10</sup> Avenue, wishes to open an account with us. We understand<sup>20</sup> that he is known to you. Kindly give us in<sup>30</sup> strict confidence any information you may have as to his<sup>40</sup> financial standing, worthiness, and custom of paying bills. We shall<sup>50</sup> be pleased to reciprocate at any time.

2  
Thank you in<sup>60</sup> advance for such information as you may give us.

Yours<sup>70</sup> very truly, (72—1.47)

106

Mr. Henry I. Payne  
331 Broadway  
Paducah, Kentucky

Dear Sir:

1  
2  
In response to your request of April 5,<sup>10</sup> we are forwarding, under another cover, seventy-five of our<sup>20</sup> September bulletins and have placed your name on our mailing<sup>30</sup> list to receive one hundred of each month's issue.

3  
We<sup>40</sup> are specially pleased to send these bulletins since your request<sup>50</sup> indicates that you intend to push our line of goods<sup>60</sup> with your customers.

4  
If you have occasion to use a<sup>70</sup> greater number, kindly let us know and additional copies will<sup>80</sup> be sent.

Very truly yours, (85—1.47)

107

Mr. Edward H. Jackson  
500 North Fourth Street  
St. Louis, Missouri

Dear Sir:

5  
I was greatly pleased to learn today that<sup>10</sup> the Wilson Company handled 507 carloads of automobiles<sup>20</sup> during the month of April. This is

*✓ ✓  
and  
✓ ?*

a big volume<sup>30</sup> of business. It is a great tribute to you personally,<sup>40</sup> to your organization, and to the product you sell. We<sup>50</sup> are certainly pleased that the Wilson Company is located on<sup>60</sup> our lines and that we can assist you in taking<sup>70</sup> care of your increasing business.

I wish you would tell<sup>80</sup> me sometime how such things are accomplished.

Yours truly, (89—1.47)

### 108

Mr. William F. Deegan  
337 Harrison Avenue  
Westfield, New Jersey

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Dear Sir:

It is a source of particular regret to<sup>10</sup> me that I cannot be present at today's meeting of<sup>20</sup> the association. I desired very much to hear the reading<sup>30</sup> of the report of the finance committee and to record<sup>40</sup> my vote in favor of its adoption.

I trust that<sup>50</sup> you will attend the meeting and do what you can<sup>60</sup> to secure favorable action on the report.

Very truly yours,<sup>70</sup> (70—1.47)

### 109

Mr. George A. Johnson  
65 Whitehall Road  
Albany, New York

Dear Mr. Johnson:

On January 5, we wrote you, requesting<sup>10</sup>

that you fill in, sign, and return to us the<sup>20</sup> blank statement that was enclosed in our letter.

We know<sup>30</sup> that you have been very busy with the other details<sup>40</sup> of your business. Possibly you have been waiting to take<sup>50</sup> inventory or make the annual closing of your books in<sup>60</sup> order to get the exact figures.

Will you not cooperate<sup>70</sup> with us by returning the signed statement at this time<sup>80</sup> or giving us a letter of explanation in the enclosed<sup>90</sup> stamped envelope.

Sincerely yours, (94—1.47)

## 110

Messrs. Church & Case  
1420 Main Street  
Plainfield, New Jersey

Gentlemen:

We acknowledge receipt of your letter of recent date<sup>10</sup> and in compliance with your request have sent you samples<sup>20</sup> and prices with discounts. We hope they will answer your<sup>30</sup> requirements and enable you to make a suitable selection. We<sup>40</sup> can assure you that your order will receive careful attention.<sup>50</sup>

Should you not find among the samples one that exactly<sup>60</sup> pleases you, we will gladly send another lot if you<sup>70</sup> write us, stating just what you wish.

We desire your<sup>80</sup> trade, and if good, reliable, up-to-date printing at<sup>90</sup> low prices will gain it, we feel certain that your<sup>100</sup> name will soon be on our large and rapidly increasing<sup>110</sup> list of satisfied

customers. We shall appreciate even a small<sup>129</sup> order.

Yours truly, (123-1.47)

111

Mr. Robert Graham  
62 Forbes Street  
Sandusky, Ohio

Dear Sir:

Your telephone message asking for information with reference<sup>10</sup> to the exchange value of your secondhand car has been<sup>20</sup> referred to our used-car department. That department will try<sup>30</sup> to arrange an appointment with you at an early date, and<sup>40</sup> I feel sure that you will receive an attractive offer.<sup>50</sup>

This year's Traveler is a bargain. No car carries a<sup>60</sup> better motor and no car has a better record for<sup>70</sup> endurance and economy. It is the product of ten years'<sup>80</sup> steady improvement.

Whether you choose a sedan or a touring<sup>90</sup> model, you will get the utmost in everything that goes<sup>100</sup> to make a car what you would like to have<sup>110</sup> it, and you will get this without being extravagant. Substantial<sup>120</sup> improvements make the present price in reality about \$200<sup>130</sup> under that of last year. Do you know that<sup>140</sup> we can take orders only for future delivery? The five<sup>150</sup> models now on the floor are sold.

Very truly yours,<sup>160</sup> (160—1.47)

## 112

The William & Wilkins Company  
Chestnut and Swanson Streets  
San Francisco, California

Gentlemen:

Your demand for prompt settlement of my overdue account<sup>10</sup> amounting to \$6.58 calls for an<sup>20</sup> explanation of the circumstances on which this charge is based.<sup>30</sup>

Last June we purchased one of your oak dressers. When<sup>40</sup> this piece of furniture was delivered it was badly marred<sup>50</sup> in several places. This fact was explained to you and<sup>60</sup> you sent a workman to repair the damage. As soon<sup>70</sup> as your bill appeared for this service we explained the<sup>80</sup> circumstances again. Our letter was not answered and the statement<sup>90</sup> of our indebtedness has appeared monthly.

The charge for this<sup>100</sup> service was, of course, a mistake on your part. This<sup>110</sup> piece of furniture should have been delivered in perfect condition<sup>120</sup> and we have, therefore, no intention of paying the cost<sup>130</sup> of refinishing.

Very truly yours, (135—1.47)

## 113

Mr. James Hussey  
145 West End Avenue  
New York, New York

Dear Sir:

In this morning's mail I received the policy<sup>10</sup> of the Continental Fire Insurance Company,

which amounted to \$2,000,<sup>20</sup> covering the furniture and fixtures in my office<sup>30</sup> at 285 Clinton Street. Enclosed with the<sup>40</sup> policy was a bill for \$36 as premium<sup>50</sup> for one year. This rate seemed to be very high,<sup>60</sup> so I called your representative, Mr. Brown, on the telephone<sup>70</sup> and asked him for an explanation.

He stated that the<sup>80</sup> rate was high because, according to your records, the second<sup>90</sup> floor of the building was occupied by a manufacturer of<sup>100</sup> dresses. I wish to inform you that this manufacturer moved<sup>110</sup> about three months ago and the floor is now vacant.<sup>120</sup>

Will you please arrange with the underwriters to have one<sup>130</sup> of their representatives inspect the building and give us a<sup>140</sup> new rating.

Yours truly, (144—1.48)

## 114

Mrs. Sarah Clarke  
175 Broadway  
Paterson, New Jersey

Dear Madam:

In the hope that we may be of<sup>10</sup> some assistance to you in completing your shopping list for<sup>20</sup> the summer season, we are taking the liberty of calling<sup>30</sup> your attention to our mesh bags. Our complete assortment offers<sup>40</sup> a wealth of unusually pretty styles at moderate prices. One<sup>50</sup> of the popular models is in green gold finish, with<sup>60</sup> engraved frame and woven strap handle. You will find it<sup>70</sup> listed at \$8.95 on page 16<sup>80</sup> of the catalogue.

Another popular model, which sells for \$7.50,<sup>90</sup> is the bag pictured on page 8.<sup>100</sup> It is of ring mesh, attached to a narrow frame<sup>110</sup> in conventional design. This comes in two styles of handle,<sup>120</sup> either the woven strap or the link chain.

A visit<sup>130</sup> to our jewelry department to investigate these bags will prove<sup>140</sup> profitable to you.

Yours very truly, (146—1.48)

## 115

The Novelty Manufacturing Company  
50 Genesee Street  
Utica, New York

Gentlemen:

Thank you for complying with our request to forward<sup>10</sup> your watch for attention. Upon examination the movement showed no<sup>20</sup> trace of an original defect. However, since the watch has<sup>30</sup> not given entire satisfaction and you have been unsuccessful in<sup>40</sup> getting it to run as it should, we will put<sup>50</sup> it in first-class order for you without charge. Our<sup>60</sup> interest in Swiss movements does not cease when they have<sup>70</sup> been sold since it is our desire that they shall<sup>80</sup> give dependable service.

A regular repair department is not maintained<sup>90</sup> in our factory. When a movement is received by us<sup>100</sup> for attention it is put through a process of manufacture<sup>110</sup> and this usually requires about two months' time.

Yours truly,<sup>120</sup> (120—1.48)

116

Cyrus G. Hollingsworth Company  
 1819 Adams Street  
 Springfield, Illinois

Gentlemen:

We enclose our check for \$260.20<sup>10</sup> in payment of your invoice of May 2,<sup>20</sup> less 3 per cent discount.

Although notices on your invoices<sup>30</sup> direct customers to remit in New York or Chicago exchange,<sup>40</sup> we find it much more convenient to use our personal<sup>50</sup> check. If this is acceptable to you we shall continue<sup>60</sup> to use it. The cost of collection may be charged<sup>70</sup> to our account.

Yours truly, (75—1.49)

117

Messrs. H. W. Lindsey & Company  
 842 Summit Street  
 Portsmouth, Ohio

Gentlemen:

We wrote you recently that if a shortage or<sup>10</sup> damage had occurred in our shipment of December 18 and<sup>20</sup> you would forward the freight bill showing the shortage or<sup>30</sup> damage signed by the agent, we should be glad to<sup>40</sup> handle the case for you and credit your account with<sup>50</sup> the amount. As we have not heard from you, we<sup>60</sup> are wondering if you received our letter.

If we do<sup>70</sup> not hear from you within the next few days we<sup>80</sup> shall understand that you do not want us to do<sup>90</sup> anything further. In any event

we want you to know<sup>100</sup> that we shall be glad to assist you.

Yours very<sup>110</sup> truly, (111—1.49)

118

Mrs. Ruth Mehler  
861 Sixth Street  
San Diego, California

Dear Madam:

Thank you for your inquiry of June 7<sup>th</sup> about insurance on your new car.

The regular standard policy<sup>20</sup> in any one of the several large companies will cost<sup>30</sup> you  $3\frac{1}{2}$  per cent. This year, however,<sup>40</sup> a new company known as the Merchants' Insurance Association has<sup>50</sup> been issuing a policy at a slightly reduced rate. This<sup>60</sup> will cost you  $3\frac{1}{4}$  per cent if<sup>70</sup> the car is kept in a public garage, and  $3\frac{1}{8}$ <sup>80</sup> per cent if in a private garage.<sup>90</sup> I have written many policies of both kinds all of<sup>100</sup> which have given satisfaction.

I await your decision in the<sup>110</sup> matter and assure you that your business will have prompt<sup>120</sup> attention.

Yours truly, (123—1.49)

119

Mr. James Roberts  
4 John Street  
Chicago, Illinois

Dear Sir:

So many good reports have been coming to<sup>10</sup>

us concerning your work as a solicitor that we have<sup>20</sup> decided to make you an offer to canvass for us<sup>30</sup> during this summer.

If the results of this engagement are<sup>40</sup> mutually satisfactory, you may consider yourself a regular member of<sup>50</sup> our summer force of canvassers for as many years as<sup>60</sup> you may wish to continue in that capacity.

The fact<sup>70</sup> that those who are now on our staff have been<sup>80</sup> with us from eight to ten years indicates that they<sup>90</sup> are satisfied with the treatment which they have received.

We<sup>100</sup> are in a position to offer \$150<sup>110</sup> per month for the first summer including all expenses, with<sup>120</sup> a substantial increase in case the contract is made permanent.<sup>130</sup> Can you visit us at our expense to arrange details?<sup>140</sup>

Yours very truly, (143—1.49)

120

Mr. E. C. Dargan  
26 North Main Street  
Cincinnati, Ohio

Dear Sir:

For some reason we have not received your<sup>10</sup> check for \$75.55 in settlement<sup>20</sup> of your account for purchases made in November. It is<sup>30</sup> hardly possible that this matter has escaped your attention, since<sup>40</sup> four reminders have already been sent you.

The goods must<sup>50</sup> have been satisfactory or you would have returned them at<sup>60</sup> once. We assume that your delay is unintentional but in<sup>70</sup>

consideration of your standing as a business man you cannot<sup>80</sup> afford to allow your account to go unpaid any longer.<sup>90</sup>

It will not be necessary to write us a letter;<sup>100</sup> simply write a check for \$75.55<sup>110</sup> and send it in the enclosed envelope. We shall<sup>120</sup> understand its purpose.

Very truly yours, (126—1.49)

## 121

Messrs. T. W. Bolden & Sons  
126 Belair Place  
Galveston, Texas

Gentlemen:

We were glad to receive your order of January<sup>10</sup> 14, amounting to \$120 and are anxious<sup>20</sup> to ship this order as soon as possible.

Since our<sup>30</sup> records show that this is your first transaction with us<sup>40</sup> and since it is the custom among business houses to<sup>50</sup> secure from new customers information on which to base their<sup>60</sup> credit terms, we ask that you kindly fill in the<sup>70</sup> credit-information form enclosed and return it as soon as<sup>80</sup> convenient. This information will be used as a basis for<sup>90</sup> determining credit and will, of course, be strictly confidential.

We<sup>100</sup> are naturally pleased to know that you have selected us<sup>110</sup> to supply your needs in this field and we assure<sup>120</sup> you that we shall endeavor to give them prompt and<sup>130</sup> careful attention.

Yours very truly, (135—1.49)

122

Mr. J. W. Curtis  
321 Main Street  
La Crosse, Wisconsin

Dear Sir:

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C*  
I appreciate your kindness in sending me a<sup>10</sup> copy of the history course which you have prepared for<sup>20</sup> use in the high schools of this city.

I am<sup>30</sup> forwarding it to our Editorial Department for their information. When<sup>40</sup> this appears in printed form I shall appreciate it if<sup>50</sup> you will let me have another copy.

Very truly yours,<sup>60</sup> (60—1.50)

123

Mr. James G. Blaine  
215 William Street  
Bridgeport, Connecticut

Dear Sir:

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s*  
In reply to your advertisement in this morning's<sup>10</sup> *Star*, for an experienced salesman in the paint and varnish<sup>20</sup> business, I wish to submit my application.

I am thirty-one<sup>30</sup> years of age and have had ten years' experience<sup>40</sup> as a salesman of paints and varnishes. My present position<sup>50</sup> with Paterson Brothers, 820 Broadway, keeps me on<sup>60</sup> the inside, but as I prefer outside work your advertisement<sup>70</sup> seems to offer a desired change. I can furnish good<sup>80</sup> references and hope that I may be granted an interview.<sup>90</sup>

*s*  
Enclosed is a copy of a testimonial from

Young and<sup>100</sup> Baker, 100 North Street, for whom I traveled for<sup>110</sup> five years.

Yours very respectfully, (115—1.50)

## 124

Mr. T. F. Travers  
133 North Fourth Street  
Lafayette, Indiana

Dear Sir:

In order that any works of which you<sup>10</sup> are the author may be properly distinguished in the catalogues<sup>20</sup> and other records of the Library of Congress, as well<sup>30</sup> as on cards to be distributed among other libraries, it<sup>40</sup> is requested that you kindly give the data for which<sup>50</sup> blank spaces are provided on the form attached. After filling<sup>60</sup> out the form, please return it in the envelope enclosed<sup>70</sup> for that purpose.

Very respectfully, (75—1.50)

## 125

Miss Eva Bondy  
15 Columbia Street  
Bangor, Maine

Dear Madam:

A memorandum bill was recently sent you, calling<sup>10</sup> attention to the fact that if no word was received<sup>20</sup> from you, ordering a continuation of your subscription to our<sup>30</sup> paper, it would not be sent to you after April<sup>40</sup> 30.

We have thus far no record of either the<sup>50</sup>

receipt of your request to retain your name on our<sup>60</sup> list or the remittance necessary to credit your subscription in<sup>70</sup> advance. After mailing to your address one issue beyond the<sup>80</sup> term for which you have paid, we assume that you<sup>90</sup> have decided not to continue your subscription for another year.<sup>100</sup>

*to*  
Yours truly, (102—1.50)

## 126

*too*  
Mrs. A. M. Jones  
195 Remington Avenue  
Jamaica, Long Island

Dear Mrs. Jones:

*so*  
*so*  
Are you interested to hear that we<sup>10</sup> have turned our home into a gift shop? You can<sup>20</sup> get all sorts of dainty Christmas things here that will<sup>30</sup> help to make your Christmas shopping easy and also inexpensive,<sup>40</sup> for really the prices are very moderate.

*so*  
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*so*  
We have many<sup>50</sup> kinds of candlesticks with wax candles, plain and decorated; slates<sup>60</sup> for keeping bridge scores; quaint pieces of pottery and unusual<sup>70</sup> designs in table glassware; tiny desk lamps and all sizes<sup>80</sup> of floor lamps. We have also several kinds of beautifully<sup>90</sup> embroidered handkerchiefs and many other things that will appeal to<sup>100</sup> you.

*so*  
*so*  
*so*  
We want you to see our Christmas cards. There<sup>110</sup> are 55 different designs and they are unusually attractive. We<sup>120</sup> take orders for personally engraved cards. Of course these should<sup>130</sup> be ordered as early as possible.

We shall be looking<sup>140</sup> for you. Remember, it is the little white house on<sup>150</sup> the corner of Central Avenue and Main Street.

Very sincerely<sup>160</sup> yours, (161—1.50)

127

Messrs. Francis & Bush  
610 Houston Street  
Fort Worth, Texas

Gentlemen:

We are pleased to respond to your request of<sup>10</sup> October 22 for a statement of our credit experience<sup>20</sup> with the firm you mention.

The concern opened an account<sup>30</sup> with us three years ago and since then they have<sup>40</sup> made small purchases at infrequent intervals. Their account shows, except<sup>50</sup> in a few cases, that they have been reasonably prompt<sup>60</sup> in making settlement within thirty days, the time we allow.<sup>70</sup> In the exceptions referred to, payment was not made until<sup>80</sup> several days after the time limit. In one instance we<sup>90</sup> were obliged to threaten suit.

Our opinion, based on our<sup>100</sup> experience as briefly stated here, is that the firm may<sup>110</sup> be considered a fairly satisfactory risk on a restricted line<sup>120</sup> of credit but that their account must be watched rather<sup>130</sup> closely.

If this does not answer your inquiry fully, we<sup>140</sup> shall be glad to correspond further in the matter.

Very<sup>150</sup> truly yours, (152—1.50)

128

Mrs. Mary J. Sullivan  
726 Magnolia Street  
San Jose, California

Dear Madam:

We wish to bring to your attention the<sup>10</sup> wonderful value in furs we are offering to our patrons<sup>20</sup> during our Centennial Sale. To those who have bestowed on<sup>30</sup> us their confidence in the past and who have made<sup>40</sup> possible the steady growth of our business, we are giving<sup>50</sup> the first chance at securing special fur garments with unusual<sup>60</sup> price inducements. The savings that are available in this sale<sup>70</sup> will be fully appreciated when it is understood that, owing<sup>80</sup> to an advantageous purchase of raw skins, our stock has<sup>90</sup> been moderately priced.

These goods may be purchased now and<sup>100</sup> kept by us in storage free of charge, subject to<sup>110</sup> delivery during the holidays.

Very truly yours, (117—1.50)

129

Mr. Thomas Crane  
209 North Main Street  
Lima, Ohio

Dear Sir:

If you are planning to build a house<sup>10</sup> you will find it to your advantage to read the<sup>20</sup> enclosed booklet before you decide on the material that you<sup>30</sup> are going to use.

Three centuries of building in America<sup>40</sup> have

proved that white pine lumber withstands the exposure to<sup>50</sup> the weather better than any other kind. It is more<sup>60</sup> than simply durable, it holds its place perfectly for more<sup>70</sup> than a lifetime, without warping or checking or opening at<sup>80</sup> the joints. This long and satisfactory service makes it the<sup>90</sup> most economical wood for home building.

If your lumber dealer<sup>100</sup> is unable to supply white pine, we should appreciate the<sup>110</sup> opportunity of being helpful to you in securing it.

Very<sup>120</sup> truly yours, (122—1.50)

## 130

Mr. Harry J. Horton  
253 Church Street  
New York, New York

Dear Sir:

To supply New York City with telephone service<sup>10</sup> is the most complex and most difficult task of its<sup>20</sup> kind in the world. Today it is much more difficult<sup>30</sup> and costly than ever before.

It is our intention to<sup>40</sup> place before you in different ways all the facts in<sup>50</sup> the situation. The enclosed folder shows the proposed new rates<sup>60</sup> for service in your section of the city. Under separate<sup>70</sup> cover we are sending you a booklet which will give<sup>80</sup> you information concerning our revenues and expenses and the causes<sup>90</sup> of the present situation.

To restore our service to its<sup>100</sup> former high plane and to place our system in readiness<sup>110</sup> to give you the most efficient service, a new schedule<sup>120</sup> of rates must be put into effect. A

*L*  
fair consideration<sup>130</sup> of the facts presented we feel  
sure will enlist your<sup>140</sup> cooperation.

*L*  
Yours very truly, (144—1.50)

**131**

*L*  
**Mr. B. A. Levoy**  
714 Elmwood Avenue  
Phoenix, Arizona

*L*  
Dear Sir:

*L*  
*S*  
*S*  
*S*  
*S*  
*W*  
*L*  
*C*  
The enclosed circular concerning this company will be<sup>10</sup> of interest to you, regardless of whether you wish to<sup>20</sup> invest in any of the 8 per cent cumulative preferred<sup>30</sup> stock which is being offered to obtain funds for the<sup>40</sup> enlargement of our gas and electric plants.

*L*  
*L*  
*W*  
*R*  
I believe this<sup>50</sup> stock is a good investment. At any rate I<sup>60</sup> wish the consumers of this company to have the first<sup>70</sup> opportunity to invest in it and thereby become part owners<sup>80</sup> of our property. This circular is sent to you to<sup>90</sup> give you that opportunity.

*L*  
*L*  
*L*  
*G*  
*S*  
*J*  
If you wish to enter a<sup>100</sup> subscription or to make any further inquiries, you may do<sup>110</sup> so at the office of this company, 34 Hudson<sup>120</sup> Boulevard, Yonkers, or at the office of the selling agent,<sup>130</sup> the Universal Mortgage Corporation, 128 Broadway, New<sup>140</sup> York. You may buy one share or as much more<sup>150</sup> as you wish.

*L*  
Whether you buy any of our stock<sup>160</sup> or not, we shall continue to give you the best<sup>170</sup> service we can.

*L*  
Very truly yours, (176—1.50)

132

William J. Ziegler Company  
334 Washington Street  
New York, New York

Gentlemen:

Thank you for your order of June 15. It<sup>10</sup>  
will go forward promptly over the New York  
Central on<sup>20</sup> June 18. We feel confident you will  
find the oranges<sup>30</sup> up to the high standard of the  
fruit you have<sup>40</sup> been handling. Every precau-  
tion has been taken to have the<sup>50</sup> oranges care-  
fully packed and shipped. Please notify us  
promptly if<sup>60</sup> they do not arrive on time and in  
good condition.<sup>70</sup>

We are sending with the order leaflets giving facts about<sup>80</sup> the quantity of fruit used in the United States. These<sup>90</sup> leaflets will interest your customers. We are also sending some<sup>100</sup> of our most effective window cards.

Future orders will receive<sup>110</sup> our prompt and careful attention.

Yours very truly, (118—1.50)

133

Mr. Herbert B. Smith  
400 Northampton Street  
Easton, Pennsylvania

Dear Sir:

The Chamber of Commerce claims your support on<sup>10</sup> the ground of its past record and future prospects. It<sup>20</sup> is your organization, and needs, therefore, your loyal support and<sup>30</sup> that of all the other members.

You have received copies<sup>40</sup> of the November and December numbers of the official bulletin<sup>50</sup> and you have no doubt read about the many things<sup>60</sup> that we have already accomplished and about our plans for<sup>70</sup> the future.

The achievements of the past have been made<sup>80</sup> possible only by the fact that the members have stood<sup>90</sup> fast in their loyalty to the organization and to the<sup>100</sup> city. How extensive the work will be in the future<sup>110</sup> can be determined solely by the interest and cooperation of<sup>120</sup> the members.

There are many improvements to be made in<sup>130</sup> our city. The officials of the Chamber of Commerce have<sup>140</sup> ambitious plans to carry out the suggestions already made by<sup>150</sup> the members. These plans, however, require both continued service and<sup>160</sup> financial support.

The program outlined is possible only if each<sup>170</sup> one keeps his membership pledge. We are sure that we<sup>180</sup> can count on you.

Very truly yours, (187—1.50)

## 134

Mr. Robert T. Garrison  
121 Stanton Street  
El Paso, Texas

Dear Sir:

The events of the past year have been<sup>10</sup> of unusual importance. They are recorded each month by word<sup>20</sup> and picture in *The World Magazine*. The issues are worth<sup>30</sup> keeping and they deserve a place in your library. Volumes<sup>40</sup> begin in May and November. Missing numbers will be

17 supplied<sup>50</sup> for 35 cents a copy. We will bind the<sup>60</sup> magazines in attractive and durable cloth for \$1.50.<sup>70</sup>

Return your copies to us and let us bind<sup>80</sup> them.

Yours very truly, (84—1.51)

### 135

The Kinnel Manufacturing Company  
252 Asylum Street  
Hartford, Connecticut

Gentlemen:

We acknowledge receipt of your letter of February 15<sup>10</sup> regarding your corrected bill for \$18.40.

Will<sup>20</sup> you kindly furnish us with a certified copy of the<sup>30</sup> original invoice, showing list prices, in order that we may<sup>40</sup> audit your bill properly?

Yours truly, (46—1.51)

### 136

J. J. Howe & Company  
200 Superior Avenue  
Cleveland, Ohio

Gentlemen:

We fully appreciate your feeling regarding the delay in<sup>10</sup> deliveries on your recent orders. Like many other manufacturers we<sup>20</sup> have suffered from a freight embargo that has delayed not<sup>30</sup> only our deliveries but also our supply of raw materials.<sup>40</sup>

Fortunately we are now able to offer you some relief.<sup>50</sup> We have on the way to our Chicago branch a<sup>60</sup> carload shipment whose contents are fully listed on the sheet<sup>70</sup> enclosed. You will notice that this shipment consists mainly of<sup>80</sup> the very articles you are most anxious to secure. In<sup>90</sup> reply to an inquiry, we have just received word that<sup>100</sup> the car left New York yesterday and is probably in<sup>110</sup> the Pittsburgh yards today. We have arranged to hold the<sup>120</sup> car in Pittsburgh and will have it forwarded to Cleveland<sup>130</sup> if you desire. So far as we are able to<sup>140</sup> judge, this carload will give you all the supplies immediately<sup>150</sup> required. The other items on your order are now going<sup>160</sup> through the factory and will be on their way at<sup>170</sup> an early date.

Very truly yours, (176—1.51)

137

Mr. Kenneth Donnelly  
410 Main Street  
Dubuque, Iowa

Dear Sir:

We are sorry that the adding machine that<sup>10</sup> you ordered on January 5 has not yet been received.<sup>20</sup> We know that you must be very much annoyed and<sup>30</sup> inconvenienced by the delay in the delivery of this machine.<sup>40</sup> We are very much disappointed ourselves over the slow deliveries<sup>50</sup> but we are helpless.

During the war the United States<sup>60</sup> Government took over our plant and used it for the<sup>70</sup> manufacture of munitions. As a result, our

reserve stock of<sup>80</sup> machines was entirely exhausted and orders ran ahead of output.<sup>90</sup> Furthermore, in November we were hit by the wave of<sup>100</sup> labor unrest that swept the country, putting us still further<sup>110</sup> behind. Since the end of the war we have increased<sup>120</sup> our output 50 per cent, but on account of the<sup>130</sup> increase in orders we are still behind in our deliveries.<sup>140</sup> We are rapidly catching up with our orders, however, and<sup>150</sup> can promise that your machine will go forward very soon.<sup>160</sup>

I have personally investigated the matter and, while I cannot<sup>170</sup> definitely fix a time, I think shipment will certainly be<sup>180</sup> made in about ten days.

Yours very truly, (188—1.51)

## 138

Mr. Martin Carey  
390 Fannin Street  
Beaumont, Texas

Dear Sir:

On your order of October 10, we recently<sup>10</sup> installed one Davis feeder attached to your No. 12 Franklin<sup>20</sup> folder. Your order provided for a settlement in cash, less<sup>30</sup> 2 per cent if paid in 30 days or net<sup>40</sup> in 90 days after the machine was erected.

According to<sup>50</sup> our records the machine was started on October 18. Therefore,<sup>60</sup> settlement on the cash terms should be made on November<sup>70</sup> 18.

We trust that this information agrees with

your records<sup>80</sup> and if so that you will favor us with your<sup>90</sup> usual prompt settlement.

Yours very truly, (96—1.52)

139

Mr. J. B. Laird  
203 West Short Street  
Lexington, Kentucky

Dear Sir:

Please refer to your claim of March 2<sup>10</sup> for \$7.30 entered against this company for<sup>20</sup> alleged damage to a shipment of eggs.

My investigation discloses<sup>30</sup> the fact that on March 17 this entire shipment was<sup>40</sup> delivered to you in apparent good order, and that no<sup>50</sup> exception was taken to any loss or damage. In view<sup>60</sup> of the existing egg tariff, I am at a loss<sup>70</sup> to understand why you are asking this company to consider<sup>80</sup> your claim and I must respectfully request that you furnish<sup>90</sup> me with your formal letter of withdrawal.

Very truly yours,<sup>100</sup> (100—1.52)

140

Mr. Walter Livingston  
250 Knapp Street  
Peoria, Illinois

Dear Sir:

You certainly have cause for feeling annoyed at<sup>10</sup> our carelessness in drawing on you fifteen days before your<sup>20</sup> account was due. I appreciate

the very courteous tone of<sup>30</sup> your letter and I thank you for calling my personal<sup>40</sup> attention to the matter. I shall trace the responsibility for<sup>50</sup> the error to its source; its repetition is unlikely.

I<sup>60</sup> have written to your banker telling him that you were<sup>70</sup> entirely in the right in dishonoring the draft, and taking<sup>80</sup> the entire blame upon<sup>90</sup> ourselves. We wish to make amends<sup>90</sup> in any other way possible for the embarrassment which we<sup>100</sup> have caused you.

Yours very truly, (106—1.52)

## 141

Mr. Evans G. Beach  
316 Superior Street  
Duluth, Minnesota

Dear Sir:

We thank you for your letter of May<sup>10</sup> 20 and we are very grateful to Dr. Johnson for<sup>20</sup> having referred you to us when you talked with him<sup>30</sup> about the Peerless Motor Washer.

We made Dr. Johnson a<sup>40</sup> special offer to introduce our machine to the people of<sup>50</sup> his neighborhood and it appears that the sale to him<sup>60</sup> is having the desired effect. The enclosed circular describes and<sup>70</sup> illustrates the construction and the operation of the machine, but<sup>80</sup> we believe that you can get from Dr. Johnson at<sup>90</sup> first hand a better understanding of its merits than we<sup>100</sup> can give you in a letter. We have never received<sup>110</sup> a complaint from a customer; on the contrary, hundreds of<sup>120</sup> users have expressed their complete satisfaction.

The Peerless sells for<sup>130</sup> \$150 net. From this amount we shall<sup>140</sup> be glad to allow you 5 per cent discount if<sup>150</sup> your check accompanies the order. Since we made the sale<sup>160</sup> to Dr. Johnson we have received orders to change the<sup>170</sup> discount offer from 8 to 5 per cent. Therefore we<sup>180</sup> are unable longer to quote 8 per cent.

At this<sup>190</sup> moment we are unable to make deliveries of any of<sup>200</sup> these washers, as the freight embargo has stopped all shipments.<sup>210</sup> If we have been correctly informed, however, you may have<sup>220</sup> your machine not later than June 25, if your<sup>230</sup> order is placed now.

Yours truly, (236—1.52)

## 142

Messrs. Frazer & Torbet

Joplin, Missouri

Gentlemen:

I am writing you in regard to a C.<sup>10</sup> O. D. shipment which we made to you in October.<sup>20</sup> This shipment has been at the depot so long that<sup>30</sup> the railroad is insisting that we either arrange to deliver<sup>40</sup> the goods to you or have the merchandise returned.

We<sup>50</sup> have written a number of times about this matter and<sup>60</sup> have received promises from you that the shipment would be<sup>70</sup> accepted, but to date this has not been done.

We<sup>80</sup> have been criticized for trying to accommodate you, as it<sup>90</sup> is the policy of the home office to have all<sup>100</sup> shipments returned that are not delivered within thirty days. The<sup>110</sup> railroad

insists that something be done at once about this<sup>120</sup> shipment. Please write your decision.

Yours truly, (127—1.52)

### 143

*sgt.*  
Mr. George F. Miller  
East Orange, New Jersey

Dear Sir:

I wish with all my heart that I<sup>10</sup> might be present to take part in celebrating Mr. Edison's<sup>20</sup> birthday. It would be a real pleasure to be able<sup>30</sup> to say in public with what deep and genuine admiration<sup>40</sup> I have followed his remarkable career of achievement.

I was<sup>50</sup> an undergraduate at the university when his first inventions captured<sup>60</sup> the imagination of the world, and ever since I have<sup>70</sup> retained the sense of magic which what he did then<sup>80</sup> created in my mind.

He seems always to have been<sup>90</sup> in the special confidence of Nature herself. His career already<sup>100</sup> has made an indelible impression in the history of applied<sup>110</sup> science, and I hope that he has many years yet<sup>120</sup> before him in which to make his record still more<sup>130</sup> remarkable.

Cordially and sincerely yours, (135—1.52)

### 144

*lrb*  
Mr. Louis Brown  
49 Clark Street  
Malden, Massachusetts

Dear Sir:

*~* We thank you for remembering us in connec-

tion<sup>10</sup> with the requirements outlined in your letter of December 4.<sup>20</sup>

At the present time our facilities are so overtaxed because<sup>30</sup> of the large amount of uncompleted work and the difficulty<sup>40</sup> of getting raw materials that we are compelled to decline<sup>50</sup> all orders. As soon as we can complete a part<sup>60</sup> of our present orders we hope to be given another<sup>70</sup> opportunity to do business with you. In the meantime we<sup>80</sup> trust that you will have no difficulty in finding some<sup>90</sup> other source of supply.

When our situation improves we shall<sup>100</sup> have our Mr. Smith call on you as we value<sup>110</sup> your business and should like to number you among our<sup>120</sup> regular customers.

Yours very truly, (125—1.52)

145

Mr. J. Henley Blake  
713 Jackson Avenue  
Lincoln, Nebraska

Dear Sir:

Today I received the folder that you sent<sup>10</sup> me recently, giving information about the collection of commodities of<sup>20</sup> commerce. It will interest you to know that the authorities<sup>30</sup> in the city have voted to purchase a collection for<sup>40</sup> this school and also a second one for the Boston<sup>50</sup> Normal School.

In case these orders do not reach you<sup>60</sup> promptly I wish you would communicate with me so that<sup>70</sup> I may see that the clerical details of ordering the<sup>80</sup> cabinets are taken care of. Yester-

day I spoke to the<sup>90</sup> agent of the Boston School committee, asking him to see<sup>100</sup> that the matter is attended to promptly, as prices are<sup>110</sup> advancing rapidly.

You may refer to us any visitors who<sup>120</sup> may wish to see the collection.

Very truly yours, (129—1.53)

### 146

Mr. L. H. Pierson  
204 North Main Street  
Greenville, South Carolina

Dear Sir:

The investigation of your claim No. 548 has<sup>10</sup> been completed and the claim is now in process of adjustment.<sup>20</sup>

You may expect a draft within the next few days<sup>30</sup> if you have not already received it.

Yours truly, (39—1.53)

### 147

Rogers-Bent Company  
219 De La Salle Street  
Chicago, Illinois

Gentlemen:

Have you ever stopped to consider what it costs<sup>10</sup> to shop around for material? It makes but little difference<sup>20</sup> whether you send out printed forms or whether you telephone<sup>30</sup> to several different concerns asking them to quote prices. The<sup>40</sup> loss of time and money thus entailed adds

enormously to<sup>50</sup> the cost of the material purchased.

If, on the other<sup>60</sup> hand, you mail or telephone your orders immediately to this<sup>70</sup> house, you will find that the saving in time, money,<sup>80</sup> and inconvenience will offset any slight additional charge we might<sup>90</sup> possibly make.

Think it over.

Yours very truly, (98—1.53)

## 148

Messrs. Gaffney & Quinn  
412 Seventh Street  
Des Moines, Iowa

Gentlemen:

In answer to your letter of January 7, I<sup>10</sup> regret that the opportunity to secure the vacant lot on<sup>20</sup> Broad Street has passed. Last week, Mr. Perry bought this<sup>30</sup> lot from the Henry estate, and although he has no<sup>40</sup> intention of building in the immediate future, he will not<sup>50</sup> accept any offer that you might consider reasonable. He states<sup>60</sup> that he will hold the lot until building conditions improve,<sup>70</sup> when he will open the matter for discussion.

We would<sup>80</sup> suggest that you consider the location at Division Avenue and<sup>90</sup> South Street. While \$45,000 is the amount<sup>100</sup> asked, we believe we can purchase this plot for about<sup>110</sup> \$40,000.

Kindly let us have your further instructions<sup>120</sup> in regard to this matter.

Yours truly, (127—1.53)

## 149

Mr. Alfred Bartley  
1440 Broadway  
New York, New York

Dear Sir:

Miss Lucy Brown, 12 Madison Avenue, New York<sup>10</sup> City, has applied for a position as stenographer which is<sup>20</sup> now vacant in this bank. She has given us your<sup>30</sup> name as a reference, stating that she had two years'<sup>40</sup> experience with your firm prior to the acceptance of her<sup>50</sup> present position.

We should appreciate an expression of your opinion<sup>60</sup> as to her character and ability, and we assure you<sup>70</sup> that any information you may be able to give us<sup>80</sup> will be treated in strict confidence.

Yours truly, (88—1.53)

## 150

Mr. H. K. Goodale  
Elmhurst, Illinois

Dear Sir:

On comparing the amount of your check with<sup>10</sup> the invoice we find that you have deducted a discount<sup>20</sup> of 2 per cent. This deduction was probably caused by<sup>30</sup> an oversight on the part of your bookkeeper, for our<sup>40</sup> terms, as you know, allow 2 per cent discount for<sup>50</sup> payment within ten days. As payment was made after the<sup>60</sup> discount period had expired, we are unable to allow the<sup>70</sup> discount.

We know you will see the fairness of our<sup>80</sup>

position. We are, therefore, returning your check with the request<sup>90</sup> that you send us by return mail your corrected check<sup>100</sup> for \$614.85.

Yours truly, (110—1.53)

## 151

Mr. James C. Brown  
50 West Main Street  
Uniontown, Pennsylvania

My dear Mr. Brown:

I thank you for your letter<sup>10</sup> of April 16, containing check for payment of interest on<sup>20</sup> mortgage. I have not given the matter of a renewal<sup>30</sup> any special thought, but now that you mention it I<sup>40</sup> should like to have you submit for examination your receipted<sup>50</sup> tax bills, water tax receipts, and any bills for additions<sup>60</sup> or installations you have made that would increase the value<sup>70</sup> of the property.

Should these papers be satisfactory, I shall<sup>80</sup> be glad to comply with your request. As I know<sup>90</sup> that you are very anxious to have the matter cleared<sup>100</sup> up as soon as possible, I shall confer with Mr.<sup>110</sup> Scott, my attorney, immediately on his return from Chicago next<sup>120</sup> Monday.

Yours respectfully, (123—1.53)

## 152

Mr. George Carlson  
408 Main Street  
Peoria, Illinois

Dear Sir:

Within the past few days we have received<sup>16</sup>

several claims from Fielding and Small for shortage of part<sup>20</sup> contents of shipments delivered to them in the early part<sup>30</sup> of December. I wrote them on January 12, asking that<sup>40</sup> opportunity be given us in each case to inspect the<sup>50</sup> package, weigh it, and verify the shortage, and requested them<sup>60</sup> to notify us at once, so that we might determine<sup>70</sup> the extent of our liability.

Enclosed find their reply, saying<sup>80</sup> that it will be impossible for them to comply with<sup>90</sup> our request. In the future I would direct that you<sup>100</sup> issue instructions to have particular notice taken of their shipments<sup>110</sup> and if there is any indication whatever of bad order<sup>120</sup> to have proper report filed, showing the extent of bad<sup>130</sup> order, weight of package, etc.

Kindly write me when this<sup>140</sup> has been done.

Yours very truly, (148—1.53)

### 153

Mr. Peter J. Brady  
420 West Gray Street  
Elmira, New York

Dear Sir:

We have been informed by Mr. James that<sup>10</sup> he talked with you several days ago in regard to<sup>20</sup> an agency agreement covering the sale of our high-grade<sup>30</sup> roofing in your county. This material establishes for itself a<sup>40</sup> ready sale wherever it has been advertised, due to the<sup>50</sup> fact that it outlasts all others and sells at a<sup>60</sup> price that is always in keeping with the quality.

We<sup>70</sup> assist our agents to increase the sale of

this material<sup>80</sup> in their territory by furnishing them with an ample supply<sup>90</sup> of advertising matter, samples, etc. We give the agent exclusive<sup>100</sup> sale of the material in his territory and protect him<sup>110</sup> at all times. A contract in duplicate is enclosed for<sup>120</sup> your signature. Retain one copy and return the other for<sup>130</sup> our files, together with your first stock order.

Yours truly,<sup>140</sup> (140—1.53)

### 154

To whom it may concern:

The bearer, Mr. A. P.<sup>10</sup> Prescott, has been in our employ as assistant bookkeeper and<sup>20</sup> salesman for the past two years and we have always<sup>30</sup> found him to be honest and industrious, steady and correct<sup>40</sup> in his deportment, and well qualified for any position of<sup>50</sup> trust in a counting house. We cheerfully recommend him as<sup>60</sup> a competent bookkeeper and as one who will earnestly apply<sup>70</sup> himself to promote the interests of his employer.

Yours very<sup>80</sup> truly, (81—1.54)

### 155

Turner, Burns Company  
330 Race Street

Philadelphia, Pennsylvania  
Gentlemen:

From an advertising standpoint, New York City is the<sup>10</sup> United States. Create a demand for your product in New<sup>20</sup> York City and the rest

of the nation will follow.<sup>30</sup> Why not take advantage of this fixed habit and build<sup>40</sup> your success along the lines of least resistance?

You can<sup>50</sup> reach New York City through New York City car advertising,<sup>60</sup> with greater force and better results than through all other<sup>70</sup> mediums combined. The rates quoted for New York City car<sup>80</sup> advertising make it the most economical medium of publicity at<sup>90</sup> your command.

May we have an opportunity to take this<sup>100</sup> up with you personally?

Yours very truly, (107—1.54)

## 156

Messrs. Kraemer Brothers  
1030 Fifteenth Street  
Denver, Colorado

Gentlemen:

This bank counts itself fortunate in its depositors. Not<sup>10</sup> only have they brought us their own banking, trust, and<sup>20</sup> other financial business, but they have also recommended the bank<sup>30</sup> to their friends and have been the means of bringing<sup>40</sup> many new accounts.

Since we have yet to lose our<sup>50</sup> first customer through our inability to meet the broadest demands<sup>60</sup> of banking service, we do not hesitate to ask you<sup>70</sup> to suggest other prospective depositors.

Kindly write in the blank<sup>80</sup> spaces below the names and addresses of two or three<sup>90</sup> persons whom you think we could interest in our bank-

2 E ing,<sup>100</sup> trust, or foreign exchange departments.  
We shall greatly appreciate your<sup>110</sup> interest.

Yours very truly, (114—1.54)

157

Billings & Hoyt Company  
Chestnut and Eighth Streets  
Philadelphia, Pennsylvania

Gentlemen:

We have received your letter of February 6, in<sup>10</sup> which you object to the basis of our settlement of<sup>20</sup> your invoice of January 10, and request a remittance of<sup>30</sup> \$10 to cover the discount deducted.

Since this case<sup>40</sup> is typical we wish to call your attention to the<sup>50</sup> circumstances involved. Your invoice of January 10, covered a shipment<sup>60</sup> of lumber that was placed on our siding January 20.<sup>70</sup> We received the freight bill on the 30th. Under the<sup>80</sup> terms of this purchase we were expected to remit the<sup>90</sup> invoice amount, less the freight and discount allowed. Although the<sup>100</sup> bill of lading in this case showed the amount of<sup>110</sup> the freight, it frequently happens that the freight bill does<sup>120</sup> not agree with the bill of lading. More than that,<sup>130</sup> we have been in the habit of checking invoices against<sup>140</sup> deliveries to verify the quantity, quality, and also prices, and<sup>150</sup> our experience shows that this practice is necessary for our<sup>160</sup> own protection.

Your ruling that the ten-day period must<sup>170</sup> be computed in all cases from the date of the<sup>180</sup> invoice practically deprives us, therefore, of the

discount privilege, since<sup>190</sup> shipments seldom arrive in time to make the necessary adjustments<sup>200</sup> before the discount date. However, we expect no concessions, and if<sup>210</sup> you will kindly return our check for \$490<sup>220</sup> we shall avail ourselves of the full<sup>230</sup> credit privilege and remit in sixty days.

Very truly yours,<sup>240</sup> (240—1.54)

## 158

The Fred Janes Company  
112 North Twelfth Street  
Philadelphia, Pennsylvania

Gentlemen:

Shipment on your order No. 90 has been made<sup>10</sup> today by parcel post as directed in your letter of<sup>20</sup> May 15. We hope that the goods will arrive in<sup>30</sup> good time and in first-class condition.

Owing to the<sup>40</sup> war, which has practically cut us off from our usual<sup>50</sup> source of supply, we have experienced the greatest difficulty in<sup>60</sup> obtaining enough supplies of raw material to keep our factory<sup>70</sup> running to even half its capacity. Under the circumstances we<sup>80</sup> must ask you to order only sufficient quantities to meet<sup>90</sup> your immediate needs until our supply is increased.

We feel<sup>100</sup> certain that you will help us in this matter, and<sup>110</sup> on the other hand we shall make special effort to<sup>120</sup> give you our usual efficient service.

Yours truly, (128—1.54)

159

Mr. B. A. Gray  
225 Pearl Street  
Buffalo, New York

Dear Sir:

As a motorist you will be interested in<sup>10</sup> the chain of model gasoline stations which we are erecting<sup>20</sup> on the principal highways in and around Buffalo. They will<sup>30</sup> not be the usual type of dirty, poorly kept stations<sup>40</sup> presided over by discourteous individuals, with whom motorists, unfortunately, are<sup>50</sup> all too well acquainted.

All of our stations will be<sup>60</sup> designed by an expert architect with an eye for attractiveness;<sup>70</sup> they will be equipped with the most modern honest-measure<sup>80</sup> gasoline and oil pumps and the latest type of air<sup>90</sup> and water supply stands.

Next Tuesday we shall open our<sup>100</sup> Saratoga Avenue station. To all those who visit us and<sup>110</sup> buy five gallons of gasoline we shall present, with our<sup>120</sup> compliments, a gallon can of oil.

We shall be happy<sup>130</sup> to have you take advantage of this offer because it<sup>140</sup> will give us an opportunity to demonstrate to you the<sup>150</sup> excellent service we can render.

Yours very truly, (158—1.54)

160

Mr. Charles C. Green  
985 Atlantis Street  
St. Paul, Minnesota

Dear Sir:

We desire a representative in your city and<sup>10</sup>

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you have been suggested to us as the best person<sup>20</sup> in your section to handle our specialties. These are fully<sup>30</sup> described in the enclosed circular. Our representative must be a<sup>40</sup> reliable, active individual. His duties will be to call on<sup>50</sup> city officials, bankers, manufacturers, lawyers, and insurance officers. The territory<sup>60</sup> has not been worked before and, judging from the large<sup>70</sup> sale of our goods in other sections, the field should<sup>80</sup> offer great opportunities.

Please give the matter prompt attention, and<sup>90</sup> if you cannot accept our offer will you be kind<sup>100</sup> enough to recommend someone in your city who will make<sup>110</sup> a good man for us.

Very truly yours, (118—1.55)

## 161

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Mr. J. B. Burke  
64 Clark Street  
Brooklyn, New York

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Dear Sir:

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As we desire to obtain some of your<sup>10</sup> trucking business, we should be pleased to quote you rates<sup>20</sup> on freight to or from any specific destination.

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→*  
We have<sup>30</sup> ample facilities to insure excellent and prompt acceptance or delivery<sup>40</sup> of any freight offered for transportation and we can assure<sup>50</sup> you of our ability to handle any carload that you<sup>60</sup> may offer.

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For the convenience of several of our local<sup>70</sup> customers who are located in the lower section of the<sup>80</sup> city, two trucks are dispatched daily from

South Ferry, New<sup>90</sup> York, with merchandise to be delivered as far north as<sup>100</sup> Yonkers. Perhaps this local line, as we may define it,<sup>110</sup> would be to your advantage, as freight which requires prompt<sup>120</sup> delivery would therefore receive immediate attention.

Yours truly, (128—1.55)

## 162

Mr. Charles H. Rogers  
94 Parkway  
Bayonne, New Jersey

Dear Sir:

The Board of Directors of the Warren Country<sup>10</sup> Club will hold a special meeting in the directors' room<sup>20</sup> on Tuesday, July 12.

The purpose of this meeting is<sup>30</sup> to consider the purchase of two acres of land with<sup>40</sup> buildings thereon adjoining the property of the club on the<sup>50</sup> southeast. The purchase will involve the expenditure of \$30,000<sup>60</sup> and additional taxation year after year. According to the<sup>70</sup> constitution of the club no purchase of real estate may<sup>80</sup> be made without the consent of twelve of the thirteen<sup>90</sup> directors. The matter may be referred directly to the members<sup>100</sup> after three months have elapsed, should the directors fail to<sup>110</sup> act favorably on the purchase. Upon consent in writing of<sup>120</sup> three-fourths of the membership, the purchase may be legally<sup>130</sup> effected.

The importance of the meeting is self-evident and<sup>140</sup> your attendance is specially urged.

Very truly yours, (148—1.55)

## 163

Mr. J. M. Biggins  
28 South River Street  
Aurora, Illinois

Dear Sir:

Your account, now ten days overdue, amounts to<sup>10</sup> \$540 as per statement rendered. We are<sup>20</sup> obliged to meet a draft for a large amount on<sup>30</sup> February 20 and would appreciate your kindness if you could<sup>40</sup> settle your account with us before that time.

Yours very<sup>50</sup> truly, (51—1.56)

## 164

Mr. Charles F. Evans  
126 Capitol Street  
Charleston, West Virginia

Dear Sir:

Your letter of November 10 regarding the unsatisfactory<sup>10</sup> condition in which our last shipment of furniture reached you<sup>20</sup> has just been received.

We note that several of the<sup>30</sup> pieces were damaged and that as a result you were<sup>40</sup> not able to make suitable preparation for the holiday season.<sup>50</sup> Upon investigation we find that several new men have been<sup>60</sup> added to the force of the shipping department. It is<sup>70</sup> probable that the damage was due to their carelessness and<sup>80</sup> inexperience in packing. If you will be kind enough to<sup>90</sup> make an exact list of the articles damaged, we will<sup>100</sup> replace them at once by return express.

*over*  
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Of course we<sup>110</sup> regret the occurrence and the inconvenience it has caused you.<sup>120</sup>

Very truly yours, (123—1.56)

165

To whom it may concern:

This is to certify that<sup>10</sup> Mr. Henry R. Aldern was in our employ for five<sup>20</sup> years as a traveling salesman. We found him trustworthy, capable,<sup>30</sup> tactful, and entirely satisfactory in every way. He was successful<sup>40</sup> in his line of work and we have no hesitation<sup>50</sup> in recommending him to anyone who desires his services.

Yours truly, (59—1.56)

166

Mr. R. L. Blaesy  
100 East Sixth Street  
Austin, Texas

Dear Sir:

The best-paying advertising medium is not necessarily<sup>10</sup> the magazine that reaches the largest percentage of possible buyers.<sup>20</sup>

Because of the nature of our magazine, dealing as it<sup>30</sup> does with the best in current topics, literature, and art,<sup>40</sup> our subscription lists are made up entirely of prosperous, up<sup>50</sup>-to-date people with fair incomes—every one a possible<sup>60</sup> customer.

March is the first of the spring months and<sup>70</sup> always a good one for the advertiser. Five

dollars will<sup>80</sup> pay for a four-line classified advertisement in this issue;<sup>90</sup> additional lines will be \$1.20 each. On<sup>100</sup> a six-time order the last insertion is free.

Yours<sup>110</sup> very truly, (112—1.56)

167

Mrs. Martin Black  
73 Sutton Place  
New York, New York

Dear Madam:

Your tweed suit will be ready for final fitting on Monday at 11 o'clock.

A new lot of<sup>20</sup> the most exquisite linings has just arrived, offering an unusually<sup>30</sup> varied choice in solid colors or floral designs. If you<sup>40</sup> will make a selection at the time of your fitting,<sup>50</sup> we shall be able to finish the suit for delivery<sup>60</sup> on Saturday.

Yours very truly, (65—1.56)

168

Messrs. Hallock & Luce  
10 West Broadway  
Salt Lake City, Utah

Gentlemen:

The reason why our duplicating machine is coming into<sup>10</sup> its own so rapidly is because it is used by<sup>20</sup> the men who are not too proud or too indifferent<sup>30</sup> or too selfish to put their personalities into business. This<sup>40</sup> machine produces the

typewritten messages that today do most of<sup>50</sup> the direct selling and advertising of thousands of business houses.<sup>60</sup>

With it you can handle all sorts of inquiries, approach<sup>70</sup> the new customer, make the dealer enthusiastic, encourage the salesmen<sup>80</sup> to bigger efforts, reduce the labor turnover, and secure the<sup>90</sup> loyal support of your working force. Above all you can<sup>100</sup> get every job done when you want it and at<sup>110</sup> a price that you can afford.

Yours truly, (118—1.56)

## 169

Messrs. Charles Carter & Sons  
206 West Adams Street  
Jacksonville, Florida

Gentlemen:

A few weeks ago we were compelled to send<sup>10</sup> out a notice to the effect that freight service between<sup>20</sup> New York and Mobile would be discontinued, owing to insufficient<sup>30</sup> cargoes and the high cost of operation.

At that time<sup>40</sup> several strikes affecting water transportation were under way with no<sup>50</sup> prospect of an early settlement. However, the action of the<sup>60</sup> committee on transportation has brought about an improvement in the<sup>70</sup> situation.

Service on this line will be resumed October 20<sup>80</sup> and steamers will stop at Mobile in addition to Tampa<sup>90</sup> and Key West.

Yours truly, (95—1.57)

## 170

Mr. Thomas Marshall  
143 North Meridian Street  
Indianapolis, Indiana

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Dear Sir:

We are considering Mr. Clinton Reid for a<sup>10</sup> position with this bank. He tells us that we may<sup>20</sup> come to you for an estimate of his character and<sup>30</sup> ability. Will you be good enough to give us in<sup>40</sup> confidence your opinion of Mr. Reid's habits and general worth?<sup>50</sup>

Any information you may furnish us regarding this applicant will<sup>60</sup> be very much appreciated.

Yours truly, (66—1.57)

## 171

Mr. G. A. Hawkins  
100 South Fourth Street  
Evansville, Indiana

*f*  
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*so*  
Dear Sir:

I am enclosing the stenographer's record of your<sup>10</sup> remarks at the meeting of the Finance Committee held on<sup>20</sup> December 30.

Will you be good enough to look over<sup>30</sup> his report to see that you have been quoted correctly.<sup>40</sup> Kindly indicate any changes that may be necessary and return<sup>50</sup> the report as soon as possible.

*✓*  
*so*  
I appreciate your interest<sup>60</sup> as shown by your attendance at the meeting.

Very truly<sup>70</sup> yours, (71—1.58)

172

Business Organization Magazine  
 105 Wall Street  
 New York, New York

Gentlemen:

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I am very sorry I have not been able<sup>10</sup> to get a list of subscribers for your magazine this<sup>20</sup> year. Business conditions have affected us as well as many<sup>30</sup> others, and I have not felt justified in pressing very<sup>40</sup> strongly any additional expense on my students.

Yours truly, (49—1.57)

173

Mrs. Ethel Banton  
 431 Howard Street  
 Detroit, Michigan

Dear Madam:

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About the first of next month you will<sup>10</sup> receive a copy of our magazine for examination. We submit<sup>20</sup> this copy, feeling certain that the purpose underlying the publication<sup>30</sup> of this magazine will appeal to you.

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Service to the<sup>40</sup> reader is our first consideration. To those who are interested<sup>50</sup> in self-development the magazine will give a better acquaintance<sup>60</sup> with art, science, etc., and thus enable the reader to<sup>70</sup> get greater satisfaction out of life.

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We would suggest that<sup>80</sup> you fill out the enclosed subscription blank at once and<sup>90</sup> return it to us so that you may be sure<sup>100</sup> of the next

*3*  
issue and the succeeding issues without interruption.<sup>110</sup>

Faithfully yours, (112—1.58)

## 174

Messrs. Hunt & Walker  
203 Market Street  
Harrisburg, Pennsylvania

*6*  
Gentlemen:

*3/9*  
The man who can compose a circular sufficiently attractive<sup>10</sup> to insure its being read by business men is indeed<sup>20</sup> fortunate.

*2/2*  
We certainly do not claim to possess this talent;<sup>30</sup> but since we have used with unqualified success all the<sup>40</sup> devices described in the enclosed folder, we are at least<sup>50</sup> in a position to recommend them to others.

*1/1*  
Our willingness<sup>60</sup> to send them on ten days' trial, with no obligation<sup>70</sup> whatever to purchase, appeals to the sense of fairness that<sup>80</sup> business men possess.

*2/2*  
Genuine economy is more than simply the<sup>90</sup> saving of one's efforts; it is the saving of oneself.<sup>100</sup>

Yours truly, (102—1.58)

## 175

Whitehead & Hoag Company  
Fullerton Building  
St. Louis, Missouri

*1/1*  
Gentlemen:

Since our last letter to you business condi-

tions have<sup>10</sup> changed greatly. The cost of production has increased as a<sup>20</sup> result of high wages and high cost of raw material<sup>30</sup> and transportation. Therefore, it is now more important than ever<sup>40</sup> for you to know the physical value of your property.<sup>50</sup>

As a result of these altered conditions, new values must<sup>60</sup> be established, financial statements must be made, insurance must be<sup>70</sup> adjusted in accordance with present costs on a replacement basis,<sup>80</sup> and tax reports must be prepared.

Our reports will furnish<sup>90</sup> all the necessary information accurately itemized. To appreciate their value,<sup>100</sup> it is necessary for you to see how they are<sup>110</sup> made and to have their advantages explained.

We will send<sup>120</sup> a representative to you without obligation on your part. Will<sup>130</sup> you kindly permit us to do this?

Yours very truly,<sup>140</sup> (140—1.58)

## 176

The Standard Shoe Company  
215 Cherry Street

Jamestown, New York  
Gentlemen:

We fully realize that it is impossible for coal<sup>10</sup> dealers to promise delivery of specified quantities of coal on<sup>20</sup> a certain date, but we also realize that manufacturers cannot<sup>30</sup> plan future operations, keep workmen employed and customers supplied with<sup>40</sup> goods, without fuel. Never before has our supply been so<sup>50</sup> low. We have already dropped

many of our workmen and<sup>60</sup> we are accepting orders subject to our ability to buy<sup>70</sup> coal.

Not only will our losses be serious but the<sup>80</sup> entire community will suffer if we are obliged to close<sup>90</sup> down. We are not in touch with the situation as<sup>100</sup> you are. We shall appreciate, therefore, your careful estimate of<sup>110</sup> the present conditions. If you can indicate with any degree<sup>120</sup> of certainty what we may expect with reference to coal<sup>130</sup> deliveries during the next two months, you will be of<sup>140</sup> service to us and to all persons in any way<sup>150</sup> connected with this firm.

Yours truly, (156—1.58)

## 177

Mr. Edward Ross  
15 Exchange Place  
Jersey City, New Jersey

Dear Sir:

Have you ever wondered what kind of insurance<sup>10</sup> the officials of life insurance companies generally carry? Almost all<sup>20</sup> carry the same form of policy. Furthermore, the big business<sup>30</sup> men that measure their insurance in hundreds of thousands and<sup>40</sup> even in millions buy the same kind if they can<sup>50</sup> get it. In fact, this particular form of policy is<sup>60</sup> good for any man who wants the most protection for<sup>70</sup> his money, whether he is a millionaire, merchant, farmer, or<sup>80</sup> professional man.

The policy referred to is most attractive, giving<sup>90</sup> all the privileges and benefits of high-priced policies, yet<sup>100</sup> it costs the least. For

7  
or 3  
certain reasons this policy is<sup>110</sup> rarely shown by life insurance agents and few companies encourage<sup>120</sup> its sale. It is offered only to first-class risks<sup>130</sup> and to men who can furnish bank references.

If you<sup>140</sup> are interested, address the undersigned for full and complete information<sup>150</sup> regarding the policy.

Yours very truly, (156—1.59)

### 178

Mr. M. L. Neville  
867 McAllister Avenue  
Benton Harbor, Michigan

Dear Sir:

This will introduce to you the bearer, Mr.<sup>10</sup> Daniel White, who visits your city for the purpose of<sup>20</sup> engaging in the grocery business.

I can assure you that<sup>30</sup> he is a young man of strict integrity and superior<sup>40</sup> ability, in every way worthy of your confidence.

Any assistance<sup>50</sup> you may find it in your power to render him<sup>60</sup> I shall regard as a personal favor to myself, which<sup>70</sup> I shall be happy to reciprocate whenever an opportunity shall<sup>80</sup> offer.

Yours very truly, (84—1.59)

### 179

Messrs. Quinn & Company  
100 Summer Street  
Boston, Massachusetts  
Gentlemen:

It is not necessary to remind you of the<sup>10</sup>

importance of carrying enough insurance on your property to afford<sup>20</sup> protection against any possible loss in case of fire.

Since<sup>30</sup> you have completed extensive improvements to your property it will<sup>40</sup> be in order for you to consider the matter of<sup>50</sup> taking out additional insurance. We can arrange to give you<sup>60</sup> the increased protection at once, although the policy you are<sup>70</sup> holding in this company does not expire till July 1.<sup>80</sup>

Yours truly, (82—1.60)

### 180

Mr. D. T. Ackerly  
38 Hayward Street  
Asheville, North Carolina

Dear Sir:

Please accept our thanks for your letter of January<sup>10</sup> 15 enclosing check.

We enclose a full statement of your<sup>20</sup> account to present date, showing balance of \$140.20<sup>30</sup> still due us. May we not expect<sup>40</sup> to receive your check to balance this account on or<sup>50</sup> before the first of the coming month?

Very truly yours,<sup>60</sup> (60—1.60)

### 181

Mr. W. F. George  
363 Broadway  
Miami, Florida

Dear Sir:

Every prudent man should take steps while

in<sup>10</sup> good health to make arrangements that will insure financial independence<sup>20</sup> to those who are near and dear to him. He<sup>30</sup> must not postpone this from day to day until he<sup>40</sup> is finally caught unprepared.

If your estate is to be<sup>50</sup> safe, if it is to yield a proper income, you<sup>60</sup> should entrust it to an executor who has financial ability,<sup>70</sup> administrative ability, and continuity of existence.

Our financial responsibility makes<sup>80</sup> your estate secure, our administrative ability insures a wise investment<sup>90</sup> of your funds, and our corporate form of organization as<sup>100</sup> a trust company indicates that we shall serve the next<sup>110</sup> few generations as we have served the last three.

We<sup>120</sup> shall welcome your inquiries and shall be glad to give<sup>130</sup> detailed information about our service.

Yours very truly, (138—1.60)

## 182

Hon. James C. Calvin  
2201 Market Street  
Galveston, Texas

Dear Sir:

As chairman of the Speakers' Committee of the<sup>10</sup> Chamber of Commerce, I wish to extend an invitation to<sup>20</sup> you to address our members on the League of Nations,<sup>30</sup> a topic uppermost in the minds of thinking men all<sup>40</sup> over the world.

The committee endeavors to secure men of<sup>50</sup> national reputation to talk on matters of national importance. Ever<sup>60</sup> since President Wilson went

abroad there has been much interest<sup>70</sup> manifested as to how a League of Nations can be<sup>80</sup> formed, what its responsibilities would be, and what power it<sup>90</sup> would have to enforce its decrees.

From your experience as<sup>100</sup> a jurist and your study of international questions, we believe<sup>110</sup> that you are eminently fitted to discuss this very important<sup>120</sup> and interesting question.

If you will indicate some date in<sup>130</sup> the near future when you can be with us, satisfactory<sup>140</sup> arrangements can be made. We are looking forward to receiving<sup>150</sup> your favorable reply.

Cordially yours, (155—1.60)

### 183

Messrs. George C. Green & Company  
701 Market Street  
Chattanooga, Tennessee

Gentlemen:

Mr. James Watson of 15 West Street, Albany, New<sup>10</sup> York, has made a request for credit privilege at our<sup>20</sup> store and refers us to you for information as to<sup>30</sup> his standing and reliability.

As a matter of routine we<sup>40</sup> are writing to ask if you will please inform us<sup>50</sup> concerning Mr. Watson's financial responsibility so that our credit files<sup>60</sup> may be complete. We enclose an inquiry card and a<sup>70</sup> self-addressed stamped envelope for your convenience. Your information will<sup>80</sup> be appreciated and will be held in strict confidence.

If<sup>90</sup> at any time we can assist you with information, we<sup>100</sup> shall welcome the opportunity.

Very truly yours, (107—1.61)

184

James Roberts Company  
4 John Street  
Chicago, Illinois

Gentlemen:

Upon my return to Detroit I found your letter<sup>10</sup> of June 5, giving us the required information regarding advertising<sup>20</sup> expenditures in the automobile field.

I want to say to<sup>30</sup> you that I am surprised and delighted with the promptness<sup>40</sup> and the extent of the thorough investigation you made for<sup>50</sup> us. It makes me feel that the connection we have<sup>60</sup> made with the Federal Service Company is most desirable.

I<sup>70</sup> wish to thank you also for the splendid service rendered<sup>80</sup> us during the past three months through your regular weekly<sup>90</sup> information bulletin. We are coming to look upon this bulletin<sup>100</sup> as indispensable in our business.

Very truly yours, (108—1.61)

185

Mrs. Florence Earle  
204 Sixth Street  
Alexandria, Louisiana

Dear Madam:

In response to your request of February 11,<sup>10</sup> we are pleased to send you one of our new<sup>20</sup> catalogues under separate cover. You will find, however, a complete<sup>30</sup> line of samples and water color studies displayed at the<sup>40</sup> Marshall studio in

your city, where an examination of our<sup>60</sup> products will convince you of their superior quality.

Your orders<sup>60</sup> will receive prompt and careful attention.

Very truly yours, (69—1.63)

186

Messrs. Gardner & Briggs  
127 Central Avenue  
Great Falls, Montana

Gentlemen:

Kindly refer to your letter addressed to this office, dated<sup>10</sup> April 26, 1918, concerning a shipment of<sup>20</sup> two cases of cans to Harper Brothers, Rutland, Vermont.

I<sup>30</sup> am unable to locate the case that checked short; therefore,<sup>40</sup> I suggest that you arrange to enter claim against this<sup>50</sup> company, quoting the file number as your authority. The claim<sup>60</sup> will then be the subject of investigation and adjustment on<sup>70</sup> its merits.

Yours very truly, (75—1.63)

187

Mrs. Josephine Daley  
18 Chenango Street  
Binghamton, New York

Dear Madam:

Our first consignment of linens for the spring<sup>10</sup> season has already been received. With the arrival of these<sup>20</sup> linens we are enabled to complete

the adjustment in prices<sup>30</sup> made possible by the new tariff.

Notwithstanding the recent advances<sup>40</sup> in the foreign cost of linens, we are now able<sup>50</sup> to offer a large part of our stock at lower<sup>60</sup> prices.

The merchandise is of the highest standard of excellence,<sup>70</sup> the assortment is unequaled, and the values are unsurpassed.

Inspection<sup>80</sup> is very cordially invited.

Yours respectfully, (86—1.63)

## 188

Mr. George A. Tyler  
15 Stuart Street  
Boston, Massachusetts

My dear Sir:

It gives me pleasure to answer your<sup>10</sup> inquiry of January 4 relative to the business qualifications of<sup>20</sup> James White.

Mr. White was employed for four years in<sup>30</sup> our accounting department. He came to us direct from the<sup>40</sup> Boston Accounting School. When he joined our staff he had<sup>50</sup> practically no business experience and at first had difficulty in<sup>60</sup> meeting our requirements for accuracy and speed.

However, he showed<sup>70</sup> persistence in making his services more valuable and in his<sup>80</sup> third year his ability was such that he directed the<sup>90</sup> large bookkeeping department during the six months' absence of our<sup>100</sup> head accountant.

I am informed that his present employers consider<sup>110</sup> him an exceedingly valuable man.

Very truly yours, (118—1.63)

## 189

Messrs. Hall & Adams  
Harrison, New York

Gentlemen:

We acknowledge your letter of July 30 with reference<sup>10</sup> to our work on the elevator in your building at<sup>20</sup> Harrison, New York.

We are investigating the matter in question<sup>30</sup> and expect to be able to give you definite information<sup>40</sup> within a few days.

Yours truly, (46—1.64)

## 190

Mr. J. G. Ellis  
Charleston, South Carolina

My dear Sir:

We propose publishing a pamphlet of testimonial<sup>10</sup> letters from our readers, to be used by our solicitors<sup>20</sup> in securing additional subscribers. As you have been a loyal<sup>30</sup> supporter and a constant reader of our publication, we would<sup>40</sup> appreciate a letter of commendation from you to be used<sup>50</sup> as stated.

We are trying to make our paper of<sup>60</sup> great value to our readers by publishing reliable market reports<sup>70</sup> and reviews, as well as desirable up-to-date articles,<sup>80</sup> both technical and descriptive, that will be of value and<sup>90</sup> interest in all branches of the iron and steel manufacturing<sup>100</sup> business.

What we desire is your frank opinion as to<sup>110</sup> the merits of our magazine.

Yours very cordially, (118—1.64)

191

Bevington Foundry Company  
Janesville, Wisconsin

Gentlemen:

We should like very much to guarantee delivery of<sup>10</sup> your order of October 4 before December 22 in<sup>20</sup> compliance with your request of November 15, but we are<sup>30</sup> not in a position to promise delivery of this order<sup>40</sup> before January 10.

In this connection may we call your<sup>50</sup> attention to our circular letter of November 1 in which<sup>60</sup> we explained fully the inevitable delay resulting from car and<sup>70</sup> fuel shortage. We regret the circumstances exceedingly.

Very truly yours,<sup>80</sup> (80—1.65)

192

Mrs. Catherine Birchell  
1226 Sumter Street  
Columbia, South Carolina

Dear Madam:

Since electricity has taken all the drudgery from<sup>10</sup> housework, keeping house is like playing an interesting game.

Modern<sup>20</sup> housekeepers are realizing more and more the value of electric<sup>30</sup> appliances. Electricity will make delicious toast, wash and iron your<sup>40</sup> clothes with the least labor and the greatest economy of<sup>50</sup> time.

Whether it is a toaster, a stove, or an<sup>60</sup> electric iron in which you are interested, our representative will<sup>70</sup> gladly demonstrate one or all of

*28* the appliances at any<sup>80</sup> time convenient for you.  
Please tell us on the enclosed<sup>90</sup> card when he  
may call.

Yours truly, (97-1.65)

193

Mr. R. S. Paterson  
1011 Fulton Street  
Fresno, California

Dear Sir:

Of all the mediums ever devised for keeping<sup>10</sup> the busy man in touch with every business fact or<sup>20</sup> figure necessary to his day's work nothing has ever been<sup>30</sup> published that has proved quite so reliable as the "Business<sup>40</sup> Man's Encyclopedia."

It contains a complete business directory and thousands<sup>50</sup> of important facts covering correspondence, copyrights, patents, insurance, and many<sup>60</sup> other subjects.

If you would like to examine this serviceable<sup>79</sup> volume at our expense and without obligation to yourself, mail<sup>80</sup> the enclosed card.

Very truly yours, (86—1.66)

194

### To our Agents:

Beginning January 1, 1918, such<sup>10</sup> automobile risks as are insured only against fire hazard are<sup>20</sup> to be reported in the same account with other fire<sup>30</sup> risks. All other automobile risks are to be accounted for<sup>40</sup> monthly in a separate account.

The requirements of the state<sup>50</sup> insurance departments make this change necessary.

We ask your cooperation<sup>60</sup> in the matter and hope that we may continue to<sup>70</sup> have a goodly share of your best automobile risks.

Yours<sup>80</sup> very truly, (82—1 67)

### 195

Mr. William A. Gary  
2321 Scott Street  
Baltimore, Maryland

Dear Sir:

Mr. Allen of our office, who is at<sup>10</sup> present in New York, requested me to explain to you<sup>20</sup> his inability to attend the annual meeting of the Illinois<sup>30</sup> Manufacturers' Association tomorrow evening.

He has asked me to represent<sup>40</sup> our company on this occasion and if possible induce Mr.<sup>50</sup> Taylor to accompany me. I have accordingly arranged to attend<sup>60</sup> and, although I have been unable to see Mr. Taylor,<sup>70</sup> I am sure he will be glad to come if<sup>80</sup> he can do so without interfering with other previous arrangements<sup>90</sup> he may have made for tomorrow.

Very truly yours, (99—1.67)

### 196

Mr. A. P. Walker  
203 Franklin Street  
Johnstown, Pennsylvania

Dear Sir:

We are mailing you today our 100<sup>10</sup>—page

catalogue with its beautiful half-tone illustrations and full<sup>20</sup> descriptions of household furniture. On pages 90 to 100<sup>30</sup> the cuts show a strong line of individual pieces in<sup>40</sup> a variety of styles.

On the enclosed card please indicate<sup>50</sup> whether you are interested in living room, library, dining room,<sup>60</sup> or bedroom furniture. Upon receipt of this card we will<sup>70</sup> send you colored prints showing some artistic designs for the<sup>80</sup> arrangement of the room you are furnishing. If you would<sup>90</sup> prefer to inspect the furniture personally, our factory showrooms are<sup>100</sup> open daily and we are here to serve you to<sup>110</sup> the best of our ability.

Yours very truly, (118—1.67)

## 197

Messrs. Walter & Franklin  
Ninth and Main Streets  
Kansas City, Missouri

Gentlemen:

In accordance with your request, we are pleased to<sup>10</sup> furnish what information we have concerning the Standard Knitting Company<sup>20</sup> of this city.

We consider the management of the company<sup>30</sup> unusual in many ways, combining as it does a group<sup>40</sup> of men who are manufacturers, jobbers, and merchants. Some of<sup>50</sup> the men have been in the business for many years<sup>60</sup> and the younger men have already demonstrated their ability in<sup>70</sup> this particular line, so that the continuance of the present<sup>80</sup> successful business policy

is assured. The earnings of the company<sup>90</sup>  
 will naturally increase with the growth of the  
 business, but<sup>100</sup> they should still further increase as  
 a result of certain<sup>110</sup> changes now being made in  
 the operating end of the concern.<sup>120</sup> The factories  
 of the company are situated in a<sup>130</sup> locality favor-  
 able for cotton manufacture, since it has an  
 abundant<sup>140</sup> supply of labor and excellent trans-  
 portation facilities coupled with low<sup>150</sup> rates on  
 cotton manufactured goods. The product which  
 the company<sup>160</sup> is now putting out is a staple  
 line of goods,<sup>170</sup> not subject, except in minor  
 details, to the fluctuations of<sup>180</sup> taste or fashion.

We hope that this statement may be<sup>190</sup> of  
 service to you.

Yours truly, (196—1.67)

## 198

Mr. Harry M. Becker  
 1120 Commerce Street  
 Dallas, Texas

Dear Sir:

Mr. Young, the new manager whom you  
 sent<sup>10</sup> for our sales department, is proving quite as  
 efficient as<sup>20</sup> you said he would be. He has been  
 here four<sup>30</sup> weeks and seems to have mastered the  
 situation thoroughly.

In<sup>40</sup> the first place, he really believes in the  
 superiority of<sup>50</sup> our goods over any others on the  
 market. He takes<sup>60</sup> every occasion to prove this  
 to the men by new<sup>70</sup> and convincing evidence.  
 They, too, have come to believe in<sup>80</sup> our goods and  
 so are ready to work whole-heartedly<sup>90</sup> for them.

Mr. Young has a strong and attractive personality.<sup>100</sup> In a quiet, unobtrusive way he has become well acquainted<sup>110</sup> with every salesman here. He has found the particular excellence<sup>120</sup> of each one and is bringing it out to the<sup>130</sup> full. He listens sympathetically to the experience of the men<sup>140</sup> and gives them advice and encouragement. At the same time<sup>150</sup> he does not hesitate to show them in what ways<sup>160</sup> they can improve themselves.

I cannot tell you what a<sup>170</sup> relief it is to have such a man here. Do<sup>180</sup> not think of limiting his stay with us to six months<sup>190</sup> as you suggested. Why not stay two years? If<sup>200</sup> he continues as he has begun you can rest assured<sup>210</sup> as to the future success of his office

Yours truly,<sup>220</sup> (220—1.71)

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## METHOD OF RATING SHORTHAND II, REGENTS EXAMINATIONS

The examination in Shorthand II, given at the end of the second year's work, will consist of six letters of approximately 120 words each, or 720 words, in addition to the addresses, to be dictated at the rate of 80 words a minute. Not more than one-half minute may be used in dictating the address for each letter. The candidate may choose four letters to be transcribed—each letter shall be worth 20 credits.

The dictation material will represent a business vocabulary of considerable range; technical or scientific terms, however, will not be included. A sufficient supply of dictionaries should be available during the examination and the candidate should be encouraged to use them.

In the Shorthand II examination ten minutes will be allowed the candidate to examine his shorthand notes. Eighty minutes will be allowed for transcribing notes in Shorthand II. If conditions permit, typewritten transcripts should be required; pen-written transcripts, however, will be accepted. (See note.)

The dictator is not privileged to give information regarding capitalization, punctuation, or paragraphing of the dictation copy. Deviations from dictation copy in capitalization, punctuation, and paragraphing will be allowed if they conform to accepted usage. The use of longhand in notes, except for proper names, figures, and addresses, is not permitted. The shorthand notes *must accompany* the transcripts.

In the examination in Shorthand II the transcript of each letter offered for credit will be rated as a whole on the basis of the "mailable letter." No candidate shall receive a rating of more than 80 per cent unless at least one of the letters transcribed is free from errors that would make it "unmailable."

An untidy, poorly arranged letter shall not be considered mailable, or if any changes are necessary which would *deface its appearance*, such as interlineations, etc., it shall not be considered *mailable*; but no letter shall be considered *unmailable* which contains *not more than two errors which could be satisfactorily corrected on the typewriter without rewriting the letter*.

For each transcript of a letter that could be signed and mailed by a careful and competent business correspondent, *five additional credits* will be given.

*Illustration*

Value	20
Deductions:	
Misspelled word	2
Plural for singular	1
Total deductions	3
First rating	17
Both of the above errors could be changed on the typewriter without defacing the letter; so, the letter may be termed "mailable" and is awarded five points credit.	5
Final grade	22

Typewritten transcripts of the examination in Shorthand II shall be rated according to the following schedule, the deductions to be made from 80 per cent:

- a. Two credits shall be deducted for *each* of the following:
  - 1. Misspelled word (only one charge for any one word repeatedly misspelled). Because pupils are permitted the use of erasers, uncorrected typographical errors in words, including "strikeovers," will automatically classify the words as misspelled.
  - 2. Incorrect division of words at the end of a line.
- b. One credit should be deducted for *each* of the following:
  - 1. Added, omitted or wrong word which changes the meaning of the letter. (No deduction will be made for the intelligent substitution, addition, omission, or transposition of an occasional word or words, provided the original meaning is not changed or the English impaired. This *does not* sanction wholesale substitution of words. The maximum number of substituted, added, omitted, and transposed words permitted in one letter shall be *three*.)
  - 2. Plural for singular, past tense for present, any modification of the dictated word that impairs the English of the letter; that is, "cover" for "covering." No charge should be made for an error that is the result of an original error penalized under this clause unless the English is impaired. If the English is im-

paired, an additional deduction of one credit should be made for each incorrect word.

3. Transposition of words, that is "Each book be should read."
4. Use of longhand in notes, even if placed above or near shorthand outline, except for proper names, figures, and addresses.
5. Erasure of longhand in notes and replacement by shorthand.
6. Poor erasure on transcript.
7. Gross error in punctuation or capitalization, such as failure to place punctuation at the end of a sentence or to capitalize the first word of a sentence.
8. Repeated word.

c. One-half credit should be deducted for *each* of the following (maximum charge in any one letter shall be four credits):

1. Error in paragraphing, capitalization, or punctuation. (Other *correct* paragraphing, capitalization, and punctuation than that on the copy should be accepted.)
2. Omission or incorrect use of hyphen.
3. Unauthorized abbreviation or contraction of words.
4. Omission of date.
5. Omission of "enclosure" when required.
6. Omission of dictator's and stenographer's initials.
7. Minor typewriting errors; that is, spacing and use of shift key.
  - d. The total deductions for each letter shall not exceed the number of credits assigned to the letter.
  - e. From one to five credits shall be deducted for lack of neatness or for any error not specified above.

*Note.—Pen-written Transcripts.* The provisions covering the "mailable letter" apply only to *typewritten* Shorthand II examinations and do not govern *pen-written transcripts*. Deductions for errors on *pen-written* transcripts shall be made from 100 per cent. *Pen-written* transcripts submitted in the Shorthand II examinations shall be rated according to the above schedule with the exception that two credits shall be deducted for each error in Group B and one credit shall be deducted for each error in Group C. The maximum deductions under c will be four credits on each letter.

## **PART II**

**A COLLECTION OF ACTUAL CORRESPONDENCE, ALL  
CAREFULLY GRADED, REPRESENTING  
VARIOUS LINES OF BUSINESS**



199

Miss Daisy Hitt  
Sixth and Minnesota Streets  
Kansas City, Kansas  
My dear Miss Hitt:

Answering your inquiry of March 7<sup>10</sup> we have the lectures in this course now prepared for<sup>20</sup> distribution. Upon receipt of your check for \$5 we<sup>30</sup> shall be glad to send you the fifteen lectures comprising<sup>40</sup> "Part I."

If you wish to send \$10, we<sup>50</sup> shall include the second part of the course with the<sup>60</sup> exception of two of the lectures which have yet to<sup>70</sup> be completed.

Should you decide you do not wish the<sup>80</sup> second part, we shall be glad to have you place<sup>90</sup> the order with us for some time when the fifteen<sup>100</sup> lectures comprising it can be sent to you.

After you<sup>110</sup> have read over the lectures we shall be glad to<sup>120</sup> have your opinion of them.

Very truly yours, (128—1.28)

200

Mr. E. B. Prentice  
334 Ninth Street  
San Pedro, California  
Dear Sir:

You are listed with us as one of<sup>10</sup> our regular

patrons and that very fact gives us a<sup>20</sup> sense of greater obligation to you. We want to be<sup>30</sup> sure that you receive the best we have in service<sup>40</sup> and merchandise.

That's one reason why we have sold you<sup>50</sup> Goodtime tires. We know you are going to have real<sup>60</sup> tire satisfaction so long as your car is equipped with<sup>70</sup> Goodtimes.

Goodtime has always built a good tire, one that<sup>80</sup> motorists the world over have learned to depend upon. They<sup>90</sup> have learned that day in and day out these tires<sup>100</sup> will stand the gaff on any road, just because they<sup>110</sup> are built right from carcass to the big, heavy all-<sup>120</sup>weather tread. That's why more people ride on Goodtime tires<sup>130</sup> than on any other kind.

But unless you let us<sup>140</sup> look over your tires once in a while you may<sup>150</sup> not get all the mileage Goodtime intended you should. Neglected<sup>160</sup> cuts and other delayed repairs can cause you a lot<sup>170</sup> of trouble and cost you money. Let us look over<sup>180</sup> your tires often. Why not stop in today? It won't<sup>190</sup> take more than a minute or two.

Yours very truly,<sup>200</sup> (200—1.29)

## 201

Mr. Clifford T. Coe  
125 Grand Avenue  
Milwaukee, Wisconsin

Dear Sir:

Will you please let us know whether M.<sup>10</sup> J. Duffy is still in your service? We have written<sup>20</sup> to him for certain information that we need

in connection<sup>30</sup> with his application for a bond, but he has ignored<sup>40</sup> our letter, a copy of which we enclose. If he<sup>50</sup> is still in your service a word from you would<sup>60</sup> doubtless help along the matter.

Yours truly, (67—1.31)

202

Mr. F. J. Frank  
265 Eastland Avenue  
Akron, Ohio

Dear Sir:

Every once in a while we like to<sup>10</sup> stop long enough to let our good friends know that<sup>20</sup> we really appreciate their business.

It's always a genuine pleasure<sup>30</sup> to serve you, and we hope the type of service<sup>40</sup> you are getting here is entirely satisfactory. If it isn't,<sup>50</sup> we want you to tell us. We want it to<sup>60</sup> be satisfactory, for you are in a measure responsible for<sup>70</sup> the growth and success of our business.

You may have<sup>80</sup> some suggestions for improvements in our service. If you have<sup>90</sup> we'll be mighty glad to have you tell us about<sup>100</sup> them. The best suggestions we get for improvements come from<sup>110</sup> our friends. You may have the biggest and best one<sup>120</sup> yet. It may not seem very important to you, yet<sup>130</sup> might be just the thing we need.

Whether you have<sup>140</sup> any suggestions or not stop in when you are going<sup>150</sup> by—we're always glad to see you.

Yours very truly, (160—1.32)

203

Mr. James Wright  
60 Orange Street  
Albany, New York

Dear Sir:

I note with pleasure that you have acquired<sup>10</sup> one of our book banks but that you have not<sup>20</sup> as yet opened up your account at this bank. May<sup>30</sup> I suggest that you do so as soon as possible,<sup>40</sup> thereby obtaining the full benefit to which you are entitled,<sup>50</sup> having interest compounded on the first of each month.

Won't<sup>60</sup> you permit us to put our services entirely at your<sup>70</sup> disposal by bringing in your bank so that your account<sup>80</sup> may be placed on our books?

Very truly yours, (89—1.33)

204

Mr. George B. Ellis  
115 South Market Street  
Waterloo, Illinois

Dear Sir:

We are making you a shipment today of<sup>10</sup> Knitten coats from your fall order. You will note we<sup>20</sup> are dating your invoice as of August 15, which is<sup>30</sup> the date of shipment specified on your order.

We send<sup>40</sup> the coats ahead of time because we find that our<sup>50</sup> customers all over the country are selling a great many<sup>60</sup> Knitten coats during July and August to men who want<sup>70</sup> a topcoat to take on their vacations.

~ 2 We believe you<sup>80</sup> will be glad to have the coats early in view<sup>90</sup> of the dating.

Very truly yours, (96—1.35)

205

Mr. E. P. Buxton  
12 Lincoln Highway  
Washington, D. C.  
✓ ↗ Dear Sir:

Sometimes we receive as many as one thousand<sup>10</sup> repair jobs in a single day. Some of these jobs<sup>20</sup> are free and some of them carry a service charge.<sup>30</sup> The decision as to whether the job should be done<sup>40</sup> free or whether it should be charged for is made<sup>50</sup> by experts in our repair department. If the job carries<sup>60</sup> a charge, an invoice is sent and the charge is<sup>70</sup> passed on to our accounting department.

There is no repair<sup>80</sup> charge on our books that is not just and correct<sup>90</sup> so far as we know. We have extended you the<sup>100</sup> courtesy of doing the work, as well as the credit<sup>110</sup> accommodation involved. We fail to understand your attitude in accepting<sup>120</sup> the service and failing to remit if you think the<sup>130</sup> amount is due us, or in failing to explain the<sup>140</sup> mistake if you consider the charge is wrong.

We desire<sup>150</sup> to dispose of the small balance that we have against<sup>160</sup> you on repair account and we hope that you will<sup>170</sup> pay or explain by return mail the charge we have<sup>180</sup> against you amounting to \$1.75.

Yours<sup>190</sup> very truly, (192—1.33)

## 206

Mr. Frederick Stearns  
52 Park Row  
New York, New York

Dear Sir:

Your check for \$18 in payment of<sup>10</sup> the attached receipted invoice from our Paris shop is very<sup>20</sup> much appreciated, and we do hope you enjoyed wearing the<sup>30</sup> ties ordered.

So far you have not given us the<sup>40</sup> privilege of serving you in our New York shop, at<sup>50</sup> least not on a charge basis, but we hope we<sup>60</sup> can look forward to this pleasure in the near future.<sup>70</sup> We cordially invite you to come in and see us.<sup>80</sup>

Yours very truly, (83—1.34)

## 207

Mr. Andrew A. Clarke  
117 Seneca Street  
Buffalo, New York

Dear Sir:

We thank you for the check for<sup>10</sup> \$121.73 which you mailed<sup>20</sup> us on May 10.

Evidently you have deducted a cash<sup>30</sup> discount on both the March and April invoices. We realize<sup>40</sup> that this was an oversight on your part, but if<sup>50</sup> we were to let it pass we would do an<sup>60</sup> injustice to those whose remittances were received on time. The<sup>70</sup> only way we can assure fairness to all is to<sup>80</sup> make our terms uniform, namely, 2 per cent for cash<sup>90</sup> received on or before the tenth of the month following<sup>100</sup> date of invoice, or thirty days net.

For this reason<sup>110</sup> we know you will be glad to include with your<sup>120</sup> next remittance \$2.48, the amount of<sup>130</sup> the discount on the March invoice.

Yours very truly, (139—1.34)

208

E. A. Ashdown & Company  
340 Leader Building  
Cleveland, Ohio

Gentlemen:

If our representative instead of this letter should come<sup>10</sup> into your place of business and should show you an<sup>20</sup> order all made out, saying to you, "I have been<sup>30</sup> calling upon you for years. I know your requirements. This<sup>40</sup> is the order I believe will take care of your<sup>50</sup> business for the present," wouldn't you listen to his suggestions?<sup>60</sup>

We have made out the attached order. We have made<sup>70</sup> it out after a study of the orders you have<sup>80</sup> placed with us in the past. You will notice the<sup>90</sup> order is a comparatively small one, but it is just<sup>100</sup> big enough to give you some special quantity prices.

We<sup>110</sup> want you to secure our very lowest prices, and we<sup>120</sup> want you to have a stock of our products on<sup>130</sup> hand best adapted to your particular trade. You can change<sup>140</sup> this order as you see fit. If you reduce the<sup>150</sup> quantity, the prices will advance according to the price list<sup>160</sup> attached. If you increase the quantity by adding twenty-five<sup>170</sup> rolls, the price will be reduced somewhat.

Your profits are<sup>180</sup> those you make through

*11 3* judicious buying. It is just as<sup>190</sup> much to our  
*7* interest as it is to yours that<sup>200</sup> you buy judi-  
 ciously. Therefore, we are suggesting the at-  
 tached order.<sup>210</sup> All you have to do is to sign it,  
 change<sup>220</sup> it if you see fit, and return it to us.<sup>230</sup>

*2* *7*

Yours very truly,  
 Sales Manager (235—1.34)

209

Messrs. Miller & Schaffer

877 Sherman Street

*2.7 6* Williamsport, Pennsylvania  
 Gentlemen:

*2* *6* We are getting just a little uneasy about the<sup>10</sup>  
*2* order you placed with us for spring which has  
*2 7 6* not<sup>20</sup> been confirmed. It is our understanding  
 that you do not<sup>30</sup> want the order booked until  
 confirmation is received by us.<sup>40</sup>

*2* *7 6* The price of woolens has gone up to such an<sup>50</sup>  
 extent that we are unable to buy another yard  
 of<sup>60</sup> goods for spring. The moment a lot is sold  
 out<sup>70</sup> we close it and withdraw it from the sale.

*2* *6* We<sup>80</sup> are afraid that unless we get your  
 order covered, booked,<sup>90</sup> and into work quickly,  
 we are going to find that<sup>100</sup> in a short time the  
 order will be in pretty<sup>110</sup> bad shape.

*2* *6* We believe you know that it is not<sup>120</sup> our  
 policy to try to bull the market or cry<sup>130</sup> higher  
 prices to our customers. A thing of this kind<sup>140</sup>  
 is something that we seldom mention to our trade.  
 This<sup>150</sup> season, however, we do not feel that we  
 want to<sup>160</sup> assume the responsibility of having  
 your goods all sold out<sup>170</sup> by the time your order  
 is confirmed, and for that<sup>180</sup> reason we feel it our  
 duty to write you these<sup>190</sup> facts.

In case you are unable to confirm immediately, will<sup>200</sup> you write us how you wish us to handle the<sup>210</sup> order so that we shall not be held responsible for<sup>220</sup> delivery later on?

We are writing this letter to all<sup>230</sup> of our customers who have not yet confirmed. We await<sup>240</sup> the pleasure of your further wishes in this matter.

Very<sup>250</sup> truly yours, (252—1.34)

## 210

Mr. J. A. Wallace  
209 College Street  
Tallahassee, Florida

Dear Sir:

It is not an easy matter to call<sup>10</sup> attention to an unpaid bill. It is difficult for two<sup>20</sup> reasons: First, we know ourselves what it means to meet<sup>30</sup> obligations. Second, and more compelling, we need your friendship and<sup>40</sup> patronage. Constant reminders like this, besides being expensive to us,<sup>50</sup> cause us to run the risk of losing that friendship<sup>60</sup> on which this business was founded, and upon which its<sup>70</sup> continued success quite largely depends.

May we continue to have<sup>80</sup> both of them? Please sit down now, while it is<sup>90</sup> on your mind, and send us a check for the<sup>100</sup> amount that is now due us—\$2.45.<sup>110</sup>

Yours truly,

P. S. If we do not hear<sup>120</sup> from you in response to this letter we shall assume<sup>130</sup> that you agree that the account is correct and we<sup>140</sup> will take the liberty of making sight draft upon you<sup>150</sup> for the amount we claim is past due. (158—1.34)

## 211

Mr. Charles W. Partridge  
214 Exterior Street  
Savannah, Georgia

Dear Sir:

A man may be successful and still not<sup>10</sup> possess the manner and the appearance that make the proper<sup>20</sup> impression upon his associates.

A man may not wear Belding<sup>30</sup> shoes and still be one of the finest fellows in<sup>40</sup> the world. But, certainly, his choice of attire, especially shoes,<sup>50</sup> reflects his taste, and in the eyes of his friends<sup>60</sup> and acquaintances Belding shoes indicate a man of refinement.

Belding<sup>70</sup> shoes are made for men to whom the finer things<sup>80</sup> of life appeal—who have a true eye for correct<sup>90</sup> effect and a desire for real comfort and long service.<sup>100</sup>

Possibly you are ready for your next pair now. We'd<sup>110</sup> like to have you see the new styles that will<sup>120</sup> be worn this season.

Yours very truly, (127—1.35)

## 212

Mr. Albert Leonard  
1931 Fourth Avenue  
Seattle, Washington

Dear Sir:

Thank you for the order you gave our<sup>10</sup> representative, Mr. Jonas. We were pleased to receive this but<sup>20</sup> were disappointed to find you had not accompanied it by<sup>30</sup> your check to take care of the balance due on<sup>40</sup> your account.

We have tried to handle your account in<sup>50</sup> a manner fair to you and to this company, but<sup>60</sup> seem to have failed. At least you have not paid<sup>70</sup> any attention to the many letters we have written you,<sup>80</sup> and are letting your account become seriously delinquent. It is<sup>90</sup> not fair to either of us to compel us to<sup>100</sup> write you again and again.

We dislike to withhold shipment<sup>110</sup> of any merchandise our dealers might order, for this firm<sup>120</sup> looks upon all of its customers as personal friends. But<sup>130</sup> you must know that it requires a good deal of<sup>140</sup> money to maintain a business such as ours, and the<sup>150</sup> collection of all outstanding accounts both large and small is<sup>160</sup> essential.

If you haven't yet sent us your check in<sup>170</sup> settlement, attach it to this letter and return the letter<sup>180</sup> to us. Your order will then be shipped the same<sup>190</sup> day your check comes in.

Yours very truly, (198—1.35)

### 213

Mr. Philip L. Powers  
209 Massachusetts Avenue  
Cambridge, Massachusetts

Dear Mr. Powers:

On the first of January and of<sup>10</sup> July of each year this bank makes a practice of<sup>20</sup> dividing its profits with its savings depositors. We divide these<sup>30</sup> profits in the form of 3 per cent compound interest<sup>40</sup> on savings.

Some time ago we were mighty glad to<sup>50</sup> have you open a savings account with us, but in<sup>60</sup> going over our books it appears that you have not<sup>70</sup> been visiting us very often of late.

We do not<sup>80</sup> have any doubt that circumstances have interfered with your systematic<sup>90</sup> savings plan, but I just thought that I would write<sup>100</sup> you this little letter and suggest that now, the beginning<sup>110</sup> of a new interest period, is a good time to<sup>120</sup> get started.

Why not make up your mind that you<sup>130</sup> are going to spend a little less than you earn<sup>140</sup> during the next six months and that you are going<sup>150</sup> to deposit that difference in your savings account?

Don't you<sup>160</sup> think that if you did this the balance on your<sup>170</sup> savings pass book next July, plus the 3 per cent<sup>180</sup> interest we will add, would give you something to be<sup>190</sup> proud of?

Think it over and then come in and<sup>200</sup> see us.

Yours very truly,  
Cashier (206—1.35)

## 214

Miss Elizabeth Parsons  
1204 First Street

Des Moines, Iowa  
My dear Miss Parsons:

Our bookkeeper has asked me to<sup>10</sup> write you a little note to see if it is<sup>20</sup> not possible for you to clear up the balance of<sup>30</sup> \$7 due on your box rental.

You know this<sup>40</sup> has been running since last summer, and we feel there<sup>50</sup> must be some reason for the unusual delay. Perhaps our<sup>60</sup> letters and statements have not reached you.

If it is<sup>70</sup> just through an oversight that payment has not been made,<sup>80</sup> we feel sure you will appreciate this further reminder.

In<sup>90</sup> any event, do let us hear from you. We would<sup>100</sup> dislike so much to have any misunderstanding arise to mar<sup>110</sup> the very pleasant relations we have enjoyed.

We are awaiting<sup>120</sup> your reply, which I am sure you will give soon.<sup>130</sup>

Cordially yours, (132—1.36)

215

The First National Bank  
Hancock, New York

Gentlemen:

If it is necessary at any time to charge<sup>10</sup> us on collections, will you be kind enough to bill<sup>20</sup> us for these charges and we will mail you check<sup>30</sup> in payment. Do not debit our account, as we would<sup>40</sup> much prefer to handle it in the above manner.

Yours<sup>50</sup> very truly, (52—1.36)

216

Mr. Cyrus Williams  
29 Seventh Street  
Union City, New Jersey

Dear Sir:

At this time of the year most men<sup>10</sup> start to give some thought to their fall wardrobes.

This<sup>20</sup> season we have assembled the best and most appropriate wearing<sup>30</sup> apparel for men, combined with the latest styles, models, and<sup>40</sup> exclusive woolens. Even though you may not be ready to<sup>50</sup> make your purchases right now, we believe that it would<sup>60</sup> be worth your while to call

at any of our<sup>70</sup> seven stores and "compare."

Our fall suits will range in<sup>80</sup> price from \$35 to \$80 and fall<sup>90</sup> topcoats will range from \$35 to \$65.<sup>100</sup>

These represent the utmost in cloths and tailoring value<sup>110</sup> that it is possible for a merchant to give.

We<sup>120</sup> hope we may have the pleasure of having you call<sup>130</sup> in the very near future.

Very truly yours, (138—1.36)

217

Mr. Howard C. Roberts  
49 Shawmut Avenue  
New Bedford, Massachusetts

W. C. Roberts  
Dear Sir:

We want your business.

In order to enjoy<sup>10</sup> your patronage we chose the best line of mechanical rubber<sup>20</sup> goods we were able to find.

The overwhelming feature in<sup>30</sup> favor of the Goodtime line is the fact that it<sup>40</sup> is made on a service basis and that it is<sup>50</sup> sold on a service basis. When you buy a Goodtime<sup>60</sup> belt you have a belt that is made exactly for<sup>70</sup> the work for which you bought it.

Goodtime did not<sup>80</sup> ask us to consider their line on a basis of<sup>90</sup> price competition and we, in turn, forego the privilege of<sup>100</sup> fighting for our business by slicing pennies. If you are<sup>110</sup> interested in getting material that is dependable, and if you<sup>120</sup> want to effect a real saving in your belt and<sup>130</sup> hose expense, then we advise considering Goodtime mechanical goods, for<sup>140</sup> it is not the price

you pay for a belt<sup>150</sup> or hose that counts, it's the amount of money you<sup>160</sup> pay out in the course of six months, a year,<sup>170</sup> ten years.

Give us the opportunity to demonstrate to you<sup>180</sup> how and why Goodtime mechanical goods will give you the<sup>190</sup> kind of service to which you are entitled, and at<sup>200</sup> a lower cost.

Yours very truly, (206—1.36)

## 218

Mrs. Grace M. Hallock  
220 Main Avenue  
San Antonio, Texas

Dear Madam:

We are glad to send you a recipe<sup>10</sup> book. You will find it full of recipes for baked<sup>20</sup> goods all the family like so well. And the best<sup>30</sup> part of it is—you are sure everything is going<sup>40</sup> to turn out fine.

When you stop to realize how<sup>50</sup> much happiness comes from the goods you bake, work really<sup>60</sup> becomes a pleasure. You find yourself proud of what you<sup>70</sup> are doing. That is just how we feel about our<sup>80</sup> products. We make quite a few, as you will notice<sup>90</sup> on the back cover of the recipe book. Every one<sup>100</sup> we are glad to recommend, even to the most critical<sup>110</sup> of our friends.

You would enjoy using these other food<sup>120</sup> products. They all have the high quality you find in<sup>130</sup> Mixo. For instance, there are O-K oats—"the quickest<sup>140</sup> hot cereal." Such an original nutlike flavor and the convenience<sup>150</sup> of two-minute cooking are qualities you'll always

remember. May<sup>160</sup> we suggest that the next time you order groceries you<sup>170</sup> try a box of O-K. Soon it will be<sup>180</sup> a favorite cereal of the whole family.

Deckers' farina raised<sup>190</sup> "The Healthiest Baby in New York City." We're mighty proud<sup>200</sup> of the award and suggest this wheat cereal for growing<sup>210</sup> children.

Yours very truly, (214—1.36)

## 219

Messrs. D. W. Harris & Company  
1230 South Bend Street  
South Bend, Indiana

Gentlemen:

Will you please settle the balance that is open<sup>10</sup> on your account by the first of next week.

As<sup>20</sup> our fiscal year is about to end it is imperative<sup>30</sup> that we bring all past-due accounts up to date.<sup>40</sup>

We thank you for your sincere cooperation in this matter.<sup>50</sup>

Very truly yours, (53—1.37)

## 220

Mr. Alexander S. Massel  
Central Commercial Continuation School  
725 Broadway  
New York, New York

My dear Mr. Massel:

Thank you for your letter of<sup>10</sup> March 4 enclosing a list of your class who visited<sup>20</sup> our plant.

We take pleasure in sending you linotype slugs<sup>30</sup> of the names of the members of your class, and<sup>40</sup> also one for yourself.

Our plant is open to you<sup>50</sup> for further visits.

Yours very truly, (57—1.37)

## 221

Mr. George A. Whitney  
312 Park Avenue  
Omaha, Nebraska

Dear Sir:

Your instructions of April 23 to cancel<sup>10</sup> your order have been received. Before doing this we want<sup>20</sup> to point out that Nutto has increased in price  $\frac{1}{2}$ <sup>30</sup> cent a pound since you bought it. Under these<sup>40</sup> circumstances we believe you will prefer to let the order<sup>50</sup> stand, as now you should be able to net even<sup>60</sup> a larger profit than ordinarily.

Just note your further wishes<sup>70</sup> at the foot of this letter and return it to<sup>80</sup> us.

Yours very truly, (84—1.37)

## 222

Mr. J. Adam Peters  
1102 Astor Place  
Detroit, Michigan

Dear Sir:

Here is an opportunity for you to read<sup>10</sup> the most intimate history of the Wilson administration.

"The Peace<sup>20</sup> Negotiations" is a personal narrative by Robert Lansing. The real<sup>30</sup> story of the Peace Conference told for the first time<sup>40</sup>

by one of the actual commissioners, together with Mr. Lansing's<sup>50</sup> frank story of the dramatic events leading up to his<sup>60</sup> resignation, will be told in this book, which will be<sup>70</sup> published March 25.

The price is \$3, but the<sup>80</sup> information and the historical interest it contains are almost<sup>90</sup> priceless to any man who is interested in the history<sup>100</sup> of our Government in the Great World War period.

We<sup>110</sup> anticipate so many advance orders on this book that we<sup>120</sup> earnestly request you to fill out the enclosed postal card<sup>130</sup> and return it to us as soon as possible. Orders<sup>140</sup> will be filled in the order in which they are<sup>150</sup> received.

Yours very truly, (154—1.37)

## 223

Mr. H. J. Parker  
1015 Elm Street  
Cincinnati, Ohio

Dear Sir:

A sincere desire to satisfy our customers in<sup>10</sup> every detail is the first principle upon which we are<sup>20</sup> building our business.

Now there may be times when we<sup>30</sup> do not come up to our aims, but when we<sup>40</sup> don't we want to know it.

If our merchandise or<sup>50</sup> our service is ever at all disappointing you will be<sup>60</sup> doing us an everlasting favor if you tell us about<sup>70</sup> it so we can correct it right then and there.<sup>80</sup>

High-quality merchandise in all lines, backed by service that<sup>90</sup> gives you complete satisfaction at all times, is the basis<sup>100</sup> upon which we want to deserve your continued patronage.

*210*  
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And<sup>110</sup> maybe we'll please you so well you'll send your friends<sup>120</sup> here. You can be sure we'll make them glad you<sup>130</sup> recommended us to them.

Yours very truly, (137—1.37)

224

Mr. P. D. Thomas  
477 Hopkins Street  
Buffalo, New York

Dear Sir:

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I look every day for the signed original<sup>10</sup> of the contract which I left with you for space<sup>20</sup> in our periodical during 1927. I feel<sup>30</sup> sure you do not want to miss the December issue,<sup>40</sup> for it is from this issue that a great deal<sup>50</sup> of buying is done.

You must consider that this issue<sup>60</sup> of the publication is in the hands of its readers<sup>70</sup> about the 20th of November, and during the last few<sup>80</sup> days of November and the first two weeks of December<sup>90</sup> almost all the buyers are endeavoring to anticipate the big<sup>100</sup> year-end rush.

Won't you send this contract down to<sup>110</sup> me at your earliest convenience, telling me whether to repeat<sup>120</sup> your copy or whether you will use new copy?

Yours<sup>130</sup> very truly, (132—1.37)

225

Mr. J. S. McNight  
224 McKinley Avenue  
Salem, Ohio

Dear Sir:

We note the changes you wish to have<sup>10</sup>

~~✓~~ ✓ made in your order, and have arranged to forward  
~~✓~~ ✓ the<sup>20</sup> assortment requested in your letter.

It is a pleasure for<sup>30</sup> us to comply with your request.

Yours very truly, (39—1.38)

226

Mr. Henry H. Peters  
162 York Street  
New Haven, Connecticut

Dear Sir:

This will acknowledge receipt of your letter of<sup>10</sup> November 1, in which you request us to forward you<sup>20</sup> a history booklet of our road. We do not have<sup>30</sup> such a booklet on hand at this office at the<sup>40</sup> present time, but we are writing our General Passenger Agent<sup>50</sup> at Baltimore in regard to it. If he is able<sup>60</sup> to locate such a booklet we shall be pleased to<sup>70</sup> forward it to you.

In the meantime if there is<sup>80</sup> any further information that you desire please do not hesitate<sup>90</sup> to call on us.

Very truly yours, (97-1.38)

227

Mr. H. E. Gibbs  
Burdette Building  
Hornell, New York

Dear Sir:

Since writing our recent letter regarding the sales<sup>10</sup> value and economy of our transfer trade marks and window<sup>20</sup> signs, it occurred to us that you might be using<sup>30</sup> transfers.

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While you may not now be in the market<sup>40</sup> for a new supply, we would like to quote on<sup>50</sup> your future requirements or assist you in devising a new<sup>60</sup> and more effective design.

If you will simply fill in<sup>70</sup> the return card, and jot down the approximate date when<sup>80</sup> you will again be in the market for transfers, we<sup>90</sup> will bring this matter to your attention at the proper time.<sup>100</sup>

Yours truly, (102—1.38)

## 228

Mr. Frederick W. Richter  
25 Fort Street  
Springfield, Massachusetts

Dear Sir:

I hope that the book which we recently<sup>10</sup> had the pleasure of sending you has proved satisfactory.

Perhaps<sup>20</sup> it has proved so very satisfactory that you would like<sup>30</sup> to know about some of the other books we are<sup>40</sup> publishing this season. I am therefore sending a card, which<sup>50</sup> I hope you will be good enough to fill out<sup>60</sup> and return to me. I shall then be able to<sup>70</sup> send you special announcements whenever we publish a new book<sup>80</sup> on subjects in which you will be particularly interested.

If<sup>90</sup> there is any other way in which I may be<sup>100</sup> of service to you I hope that you will remember<sup>110</sup> my name and that you will write to me personally.<sup>120</sup>

Yours very truly, (123—1.38)

229

Messrs. Riggins & Beak  
 425 Lakeview Building  
 Seattle, Washington

Gentlemen:

Attached you will find a bill which you recently<sup>10</sup> sent to us.

It must have been misdirected as we<sup>20</sup> have no client by that name. We are returning it<sup>30</sup> so that you may redirect it to the proper address.<sup>40</sup>

Very truly yours, (43—1.39)

230

Mr. William Jennings  
 123 East Bay Street  
 Jacksonville, Florida

My dear Mr. Jennings:

May we not ask your consideration<sup>10</sup> in connection with your purchases of grocery supplies?

Apparently quite<sup>20</sup> some time has elapsed since we were last favored with<sup>30</sup> an order. This is a matter of regret to us,<sup>40</sup> as we would like very much to do business with<sup>50</sup> you every month in the year and really believe that<sup>60</sup> we can offer advantages in quality, value, and service that<sup>70</sup> would appeal to you.

Kindly keep us in mind. When<sup>80</sup> you again have occasion to place an order for goods<sup>90</sup> in this line, send it to us and we promise<sup>100</sup> that you will be more than pleased with the result.<sup>110</sup>

Very truly yours, (113—1.39)

## 231

Mr. C. A. Norman  
237 Arlington Street  
Greensboro, North Carolina

Dear Sir:

Our auditors have again called the attention of<sup>10</sup> this department to a charge of November 28 for<sup>20</sup> \$3.86, which is still open on<sup>30</sup> our books.

In view of the nominal sum involved, we<sup>40</sup> feel sure your non-payment thus far is simply due<sup>50</sup> to an oversight. We are quite anxious to have just<sup>60</sup> such old matters adjusted; hence we ask that you be<sup>70</sup> good enough to take care of this matter immediately.

Very<sup>80</sup> truly yours, (82—1.39)

## 232

Mr. Walter E. Chapman  
17 Barrister Building  
Washington, D. C.

Dear Sir:

We cannot blame you for being disappointed with<sup>10</sup> the merchandise mentioned in your letter of July 11. Of<sup>20</sup> course, we are very sorry for all the inconvenience you<sup>30</sup> have been caused.

As soon as your first letter came,<sup>40</sup> we wrote our representative, Mr. Reynolds, and asked him to<sup>50</sup> call on you, which will be within the next week.<sup>60</sup> Tests under your working conditions ought to solve the difficulty.<sup>70</sup>

Unfortunately, there seems to be little more that we can<sup>80</sup> suggest by letter, since we have never received a report<sup>90</sup> of similar trouble. We

hope that you can work with<sup>100</sup> as little inconvenience as possible until Mr. Reynolds arrives and<sup>110</sup> that you will let us know if his call does<sup>120</sup> not remedy the trouble.

Yours very truly, (127—1.39)

233

Mr. J. D. Fairchild  
1324 Harrison Street  
Fort Wayne, Indiana

Dear Sir:

When you start up your power machinery you<sup>10</sup> usually figure on getting a certain amount of work done<sup>20</sup> by quitting time.

Engines and tractors are built now so<sup>30</sup> they give very little trouble; and machines—saws, grinders, cutting<sup>40</sup>machines, etc.—need only ordinary attention.

The only thing that<sup>50</sup> may cause interruption and delay is the connecting link between<sup>60</sup> engine and machine—the belt.

A power outfit is only<sup>70</sup> as good as the belt; that's why it pays to<sup>80</sup> use a belt that will work right along, rain or<sup>90</sup> shine, from the first day you hang it on the<sup>100</sup> pulleys.

Holmes Kling-snug is that belt. It is so flexible<sup>110</sup> that it hugs the pulleys closely by its own weight.<sup>120</sup> Its friction surface grips the pulleys with practically no slippage,<sup>130</sup> no jerks, and no loss of power. That is easy<sup>140</sup> on the bearings of your machines and makes them last<sup>150</sup> longer.

If you haven't seen one of these belts, come<sup>160</sup>

in; we'll be glad to show it to you and<sup>170</sup> tell you how it's made. The price is right.

Yours<sup>180</sup> very truly, (182—1.39)

## 234

Mrs. John Dennison  
121 Gunther Street  
Detroit, Michigan

Dear Madam:

You have been greatly inconvenienced in heating water<sup>10</sup> for some time.

We are anxious to solve your water<sup>-20</sup> heating problem with the Red Star Water Heater described in<sup>30</sup> the enclosed booklet.

This heater will give you plenty of<sup>40</sup> steaming hot water for bathing, laundry, and cleaning in the<sup>50</sup> quickest possible time. It will not only heat water in<sup>60</sup> the quick time of a gas heater, but will do<sup>70</sup> it more cheaply. You can use this heater for ten<sup>80</sup> hours with one gallon of kerosene or gasoline—a cost<sup>90</sup> of about two pennies per hour.

After you have a<sup>100</sup> Red Star Water Heater installed in your home, the fuel<sup>110</sup> cost is the only cost. There is no wear-out<sup>120</sup> to the big iron burners, and the copper coil will<sup>130</sup> last through many years of ordinary use.

This is a<sup>140</sup> cordial invitation for you to visit our store and see<sup>150</sup> this heater demonstrated without obligation. It will be a revelation<sup>160</sup> to you.

May we expect you in a day or<sup>170</sup> two?

Yours very truly, (174—1.39)

Mr. Henry Holmes  
25 East Crane Street  
Pittsfield, Massachusetts

Dear Sir:

You are, no doubt, acquainted with the fact<sup>10</sup> that we have been serving an ever increasing number of<sup>20</sup> camps from year to year. The continued success which we<sup>30</sup> have enjoyed is due to the effort that has always<sup>40</sup> been put forth to give full value and service for<sup>50</sup> every dollar expended here. We owe a debt of gratitude<sup>60</sup> to all of our patrons for the assistance they have<sup>70</sup> rendered in our steady growth.

In a short while you<sup>80</sup> will be thinking of the outfit for your camp. Because<sup>90</sup> of the complete way in which we are prepared to<sup>100</sup> take care of your requirements we desire to present our<sup>110</sup> proposition to you before you make your final decision.

In<sup>120</sup> preparing for the season of 1917 we<sup>130</sup> are again making a decided increase in our organization. Last<sup>140</sup> year we added twenty-two new camps to our list;<sup>150</sup> this year we will be prepared to take care of<sup>160</sup> thirty additional camps and still maintain our 96 per<sup>170</sup> cent delivery service in twenty-four hours. This was our<sup>180</sup> record last year.

We shall be glad to have you<sup>190</sup> pay us a visit, or get in touch with you,<sup>200</sup> whether you are prepared to make arrangements now or just<sup>210</sup> to become acquainted.

Yours very truly, (20-1.30)

## 236

Mr. George Howe  
225 National Building  
Cleveland, Ohio

Dear Sir:

We regret exceedingly to learn from your letter<sup>10</sup> of December 20 that you have been annoyed by some<sup>20</sup> of the buttons coming off the shirts you ordered in<sup>30</sup> our Paris shop. This is most unusual, as the workmanship<sup>40</sup> in Paris, as a rule, is superior to ours here,<sup>50</sup> and we are constantly being complimented in this connection. This<sup>60</sup> is the very first complaint we have ever had on<sup>70</sup> this score.

It will be a pleasure for us to<sup>80</sup> take care of this matter for you, and we can<sup>90</sup> do either of two things: ask you to return the<sup>100</sup> shirts, when we will immediately have buttons securely sewed on;<sup>110</sup> or we will send you any number of buttons you<sup>120</sup> may need.

Mr. Robert King will not be in Cleveland<sup>130</sup> again until about the first of April. If his visit<sup>140</sup> were only a few weeks off we would ask you<sup>150</sup> to indulge us until then, so he could personally adjust<sup>160</sup> the matter for you. But his trip is too far<sup>170</sup> off for this, so we will await your instructions either<sup>180</sup> with the return of the shirts or a sample of<sup>190</sup> the buttons needed for the garments.

Please accept our apologies<sup>200</sup> for the inconvenience you have been occasioned, for which we<sup>210</sup> are very sorry. We hope you will give us the<sup>220</sup> privilege of taking care of this matter for

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you, with<sup>230</sup> the assurance your instructions will have instant attention.

Yours very<sup>240</sup> truly, (241—1.39)

### 237

Mr. E. H. Raymond  
221 North Sixteenth Street  
Phoenix, Arizona

*Dear Sir:*

We're all creatures of habit. But with most<sup>10</sup> of us habits are not easily formed—at least not<sup>20</sup> good ones. For instance, you probably have formed the habit<sup>30</sup> of going to certain establishments for your clothing, food, drug<sup>40</sup> supplies, and other necessities. You patronize these particular places because<sup>50</sup> you have found by experience that they give you just<sup>60</sup> what you want at the price you want to pay.<sup>70</sup>

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But have you found such a place when it comes<sup>80</sup> to buying the things you need for your automobile? Do<sup>90</sup> you know where you can go and always be sure<sup>100</sup> of uniformly courteous, prompt, fair treatment—a place where you<sup>110</sup> can safely send your wife, or one of your children,<sup>120</sup> and be certain of getting what you sent for?

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If<sup>130</sup> you want to solve this question of where to go<sup>140</sup> for complete automobile service—if you want absolute assurance of<sup>150</sup> satisfaction—if you want fair, square, courteous treatment and the<sup>160</sup> best of everything at the lowest possible prices—we can<sup>170</sup> give you all this.

*2*  
We want your business, and if<sup>180</sup> we get it we will make every effort to take<sup>190</sup> the best possible care of you.

Very truly yours, (199—1.39)

## 238

Mr. M. C. Weil  
128 North Fourth Street  
Columbus, Ohio

Dear Sir:

We thank you for the order in your<sup>10</sup> letter of January 10.

On January 11, we made shipment<sup>20</sup> by parcel post of a pair of tan oxfords, size<sup>30</sup> 8, price \$5.50. We hope that they<sup>40</sup> will meet with your approval.

Yours very truly, (48—1.40)

## 239

Mr. C. T. Williams  
902 Ninth Street North West  
Washington, D. C.

Dear Sir:

We are very glad to note your interest<sup>10</sup> in our chains as expressed in your letter of May<sup>20</sup> 24. We are enclosing several leaflets illustrating some of<sup>30</sup> the items that we manufacture, and we are sure that<sup>40</sup> you will be glad to look them over.

The prices<sup>50</sup> listed are consumers' prices. If you have no local jeweler<sup>60</sup> from whom you can obtain these goods, we shall be<sup>70</sup> glad to supply you direct upon receipt of the amount<sup>80</sup> specified, plus 5 per cent to cover the luxury tax<sup>90</sup> we are obliged to collect for the Government on sales<sup>100</sup> of this sort.

Should you favor us with an order,<sup>110</sup> kindly let us know the name of your jeweler through<sup>120</sup> whom you usually make such purchases, in order

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*200*

that we<sup>130</sup> may give him the benefit of the sale. It is<sup>140</sup> not our policy to distribute our products direct to the<sup>150</sup> consumer.

Very truly yours, (154—1.40)

## 240

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Mrs. Ruth Watkins  
112 Main Street  
San Francisco, California

Dear Madam:

Upon investigation we find that our refund for<sup>10</sup> \$1.29 was mailed to you on<sup>20</sup> May 25. This was in adjusting return of a<sup>30</sup> pair of sport shoes at this price.

We find it<sup>40</sup> impossible to make the desired exchange, as we no longer<sup>50</sup> have these shoes in the size you desire.

We look<sup>60</sup> forward to a more favorable opportunity to serve you in<sup>70</sup> some other way.

Very truly yours, (76—1.40)

## 241

*Luis*

Mr. Oscar S. Tyson  
430 State Street  
San Diego, California

Dear Sir:

Our recent letters have met with no response.<sup>10</sup> We are writing you again to inquire whether the catalogue<sup>20</sup> sent you has been received, and whether you have full<sup>30</sup> information regarding our quantity discounts.

Also we should like to<sup>40</sup> know if you are acquainted with our new method of<sup>50</sup> shipping

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through our distributors provided you do not care to<sup>60</sup> deal direct. And, last but not least, we should like<sup>70</sup> to know whether you are now ready to place your<sup>80</sup> order.

May we expect an early reply?

Yours very truly,<sup>90</sup> (90—1.40)

✓242

Mr. Harry J. Sinclair  
302 Main Street  
Norwich, Connecticut

Dear Sir:

Last year we wrote to you several times,<sup>10</sup> and it is our intention to keep in touch with<sup>20</sup> you again this year. We want you to know what<sup>30</sup> we have to offer, and why you should come here<sup>40</sup> for what you want in our line.

This is not<sup>50</sup> an ordinary establishment. Here, under one roof, you can get<sup>60</sup> practically everything you need for your automobile—and get it<sup>70</sup> promptly and at the right price. You will find here<sup>80</sup> genuine courtesy, accuracy, expert workmanship, fine merchandise. a whole-hearted<sup>90</sup> desire to please.

We are indeed trying really to serve<sup>100</sup> the automobile-owning public, because we know that is the<sup>110</sup> only way to build a permanent business.

We want your<sup>120</sup> business, and we're not a bit ashamed to ask for<sup>130</sup> it, because we sincerely believe you cannot find a better<sup>140</sup> place to trade.

Drive in sometime and you will readily<sup>150</sup> see why you should come here regularly for your requirements.<sup>160</sup>

Very truly yours, (163—1.40)

243

Messrs. Robert Hyland & Sons  
 110 Oakland Street  
 San Francisco, California

Gentlemen:

We are reporting, daily, new firms that are about<sup>10</sup> to go into business in the lines you sell to<sup>20</sup> in your local territory. We also report firms that are<sup>30</sup> about to move from one locality to another. These leads<sup>40</sup> mean new business for you.

We give you reports, in<sup>50</sup> advance, of new firms going into business in the lines<sup>60</sup> you deal with, as well as advance reports on firms<sup>70</sup> that are moving, and consequently will need the services of<sup>80</sup> someone in your line. We report all lines, but you<sup>90</sup> need to contract for reports on only the lines of<sup>100</sup> business you deal with.

Mail the enclosed postal today. It<sup>110</sup> will pay you to investigate.

Yours truly, (117—1.40)

244

Mr. Fred E. Smith  
 44 Court Street  
 Brooklyn, New York

My dear Mr. Smith:

Sometime this morning you will be<sup>10</sup> called on the telephone by Mr. Joseph Robbins, who wishes<sup>20</sup> to make arrangements with you to complete the purchase of<sup>30</sup> the house at 1162 East Fourteenth Street.<sup>40</sup> Mr. Robbins and his family have satisfied themselves that the<sup>50</sup> house is

exactly what they want, and we have referred<sup>60</sup> him to you to complete the sale and close the<sup>70</sup> title.

The price agreed upon is \$7,000 payable<sup>80</sup> in cash. I am sending you the warranty deed, the<sup>90</sup> extension agreement, and the policy of the Title Guaranty and<sup>100</sup> Trust Company, as Mr. Robbins may wish to examine them.<sup>110</sup>

In case he should not call, you may be able<sup>120</sup> to reach him easily, for he is a lawyer with<sup>130</sup> an office in your building.

If I can be of<sup>140</sup> any assistance to you I shall be glad to hear<sup>150</sup> from you.

Very truly yours, (155—1.40)

John  
245

Mr. George F. McCarthy  
2336 South Wabash Avenue  
Chicago, Illinois

Dear Sir:

The coal strike which has recently ended has<sup>10</sup> no doubt caused you a great deal of worry and<sup>20</sup> inconvenience. Although we used our best efforts in obtaining substitute<sup>30</sup> fuel to meet your requirements, we know that they were<sup>40</sup> not altogether satisfactory, and we therefore wish to apologize to<sup>50</sup> you for the inconveniences you had last winter.

We can<sup>60</sup> assure you that we did our utmost to please you<sup>70</sup> with substitutes that we were able to obtain for you.<sup>80</sup>

Now that the coal strike is over and there is<sup>90</sup> plenty of good clean coal we wish to urge you<sup>100</sup> to order your next season's supply of coal when

quality<sup>110</sup> is at its best and price at its lowest. We<sup>120</sup> are now ready to make prompt deliveries to you with<sup>130</sup> full weight and excellent service guaranteed.

We are therefore sending<sup>140</sup> you this letter to urge you to send in your<sup>150</sup> order on the enclosed card, as we feel it is<sup>160</sup> advisable under all circumstances to put in your coal as<sup>170</sup> soon as possible.

Very truly yours, (176—1.40)

## 246

Mr. Harry J. Keller  
437 Main Street  
Poughkeepsie, New York

Dear Sir:

If you feel as good about your recent<sup>10</sup> Food-Nut Day as did Mr. Adams at its close,<sup>20</sup> there is no doubt as to its success.

Thank you<sup>30</sup> for the whole-hearted way the members of your organization<sup>40</sup> took hold. It was their work that made the day<sup>50</sup> successful, not that of our salesman.

Selling things to the<sup>60</sup> people who eat them is your daily job. Ours is<sup>70</sup> so to make and so to package Food-Nut products<sup>80</sup> that they will be readily accepted by your customers at<sup>90</sup> a word from you and when given favorable display.

We<sup>100</sup> cannot expect every day will be Food-Nut Day with<sup>110</sup> you and our products given the right of way over<sup>120</sup> everything else; but we do know Food-Nut products are<sup>130</sup> everyday sellers. Your business on them should be stimulated because<sup>140</sup> of the special efforts recently made. It

will, therefore, pay<sup>150</sup> you to keep Food-Nut products prominently displayed several weeks<sup>160</sup> ahead as reminders to your customers who may have become<sup>170</sup> acquainted with them the first time on Food-Nut Day.<sup>180</sup>

Whenever traveling our way drop in at our town, both<sup>190</sup> to see Food-Nut products manufactured and to become personally<sup>200</sup> acquainted with the people behind the products.

Please accept our<sup>210</sup> sincere wishes for continued success in all of your work.<sup>220</sup>

Yours very truly, (223—1.40)

✓247

Mr. C. L. Moore  
11 South Ninth Street  
Terre Haute, Indiana

Dear Sir:

We are carrying a small balance on our<sup>1</sup> books covering repair work. Small accounts like this are very<sup>20</sup> easily overlooked but cost just as much to handle and<sup>30</sup> carry along as the large ones.

We would very much<sup>40</sup> appreciate a check by return mail covering these charges.

Yours<sup>50</sup> very truly, (52—1.41)

✓248

Mr. Nathan Berman  
45 Butler Street  
Cincinnati, Ohio

Dear Sir:

We are shipping the shoes to replace the<sup>10</sup> goods mentioned in your letter of April 1.

The error<sup>20</sup> in the original shipment was made because the numbers in<sup>30</sup> your order did not correspond with the goods you wanted.<sup>40</sup> We are sorry that this has inconvenienced you.

If you<sup>50</sup> cannot use the boots and rubbers of course we should<sup>60</sup> like to have you return them at our expense for<sup>70</sup> credit.

Very truly yours, (74—1.41)

### 249

Mr. John Blake  
713 Jackson Avenue  
Lincoln, Nebraska

Dear Mr. Blake:

Kindly permit us to extend to you<sup>10</sup> a hearty welcome to our city, and a cordial invitation<sup>20</sup> to make this store your trading home.

We shall be<sup>30</sup> glad to have you trade with us, at your pleasure,<sup>40</sup> upon the monthly charge account which has been established for<sup>50</sup> your convenience. You have the assurance that our best efforts<sup>60</sup> will be exerted at all times to serve you acceptably.<sup>70</sup>

Very truly yours, (73—1.41)

### 250

Mr. Edward Roche  
40 Greenfield Street  
Buffalo, New York

Dear Sir:

In answer to your letter of May 24,<sup>10</sup> our representative called to see you but did not<sup>20</sup> find you in. However, he learned from your repre-

sentative, Mr.<sup>30</sup> Green, that you are not interested as a distributor.

As<sup>40</sup> we do not sell direct to the consumer we are<sup>50</sup> pleased to refer you to your local dealer who will<sup>60</sup> be glad to take care of your requirements with Columbia<sup>70</sup> merchandise.

We thank you for your inquiry.

Very truly yours,<sup>80</sup> (80—1.41)

## 251

Mr. Charles H. Emerson  
215 Iris Street  
West Palm Beach, Florida

Dear Sir.

We should like to call your special attention<sup>10</sup> to the enclosed statement of \$149.36,<sup>20</sup> representing your overdue account.

Some of these<sup>30</sup> bills, as you will perceive, matured quite a long time<sup>40</sup> ago, and statements have been duly rendered for them.

At<sup>50</sup> the present late date we are, of course, anxious to<sup>60</sup> have all the fall bills straightened out. We solicit your<sup>70</sup> cooperation to the extent of seeing that your check is<sup>80</sup> sent promptly.

Very truly yours, (85—1.41)

## 252

Mr. E. F. Glover  
25 Liberty Square  
Philadelphia, Pennsylvania

Dear Sir:

Enclosed is a reprint of the camp editorial<sup>10</sup> for May. We expect to distribute these from our

Service<sup>20</sup> Bureau and will be glad to supply you with a<sup>30</sup> number free of charge.

The June issue will announce the<sup>40</sup> Camp Essay Contest for next year. So many camp directors<sup>50</sup> have asked us to repeat the contest that we are<sup>60</sup> beginning publicity early and will furnish you with blanks by<sup>70</sup> the first week in July.

The month of May is<sup>80</sup> a crucial one for camp enrollments. Parents and children make<sup>90</sup> final plans for the summer in camp. The June *Cosmopolis*,<sup>100</sup> containing the contest announcement, is on sale May 10. Do<sup>110</sup> not fail to be represented in this issue. Orders must<sup>120</sup> reach this office by March 30.

Yours truly, (128—1.41)

253

Mr. E. W. Fowler  
46 Cedar Street  
New York, New York

My dear Mr. Fowler:

Will you please have the fire<sup>10</sup> insurance policy which you had issued on the loft which<sup>20</sup> we occupy and the contents therein canceled.

I thought it<sup>30</sup> might be possible to have a re-rating made on this<sup>40</sup> building because the manufacturer of lace goods has vacated the<sup>50</sup> second floor, but it is now occupied by a manufacturer<sup>60</sup> of aprons, and I do not think the rate will<sup>70</sup> be any lower.

I hope this action will not cause<sup>80</sup> you any great inconvenience. If there is anything due

82 2

on<sup>90</sup> the policy I shall be glad to send you my<sup>100</sup> check on receipt of your bill.

Yours very truly, (109—1.41)

254

Messrs. Henry Priest & Company  
25 Stuart Street  
Boston, Massachusetts

Gentlemen:

We feel if we were to act on your<sup>10</sup> request to reduce your fashion sheet order to 500<sup>20</sup> a month this would be most detrimental to your interests,<sup>30</sup> and are therefore not reducing your order until you have<sup>40</sup> had the opportunity to consider the matter from our viewpoint.<sup>50</sup>

Your store, we believe, caters exclusively to women. Is there<sup>60</sup> any kind of advertising you can think of which appeals<sup>70</sup> more to the feminine mind than that dealing with the<sup>80</sup> current fashions?

A woman may notice in a newspaper ad.<sup>90</sup> something which would interest her, but nine chances out of<sup>100</sup> ten that newspaper is thrown in with the waste the<sup>110</sup> following day. A store pamphlet in which there is something<sup>120</sup> of especial interest to her may fare somewhat better, but<sup>130</sup> with very few exceptions a fashion sheet is kept in<sup>140</sup> the home for some little time, and it is referred<sup>150</sup> to very often. It is used for more purposes than<sup>160</sup> many merchants realize, not only for selecting patterns, but for<sup>170</sup> reference as to various kinds of trimmings and dress accessories.<sup>180</sup>

We notice you say you believe 500 will be<sup>190</sup>

plenty for you for distribution and we are wondering just<sup>200</sup> how you are distributing the sheets at present. If you<sup>210</sup> are simply keeping them in your store to be taken<sup>220</sup> by the customers as they come in, you are losing<sup>230</sup> one of the best opportunities for advertising your store. You<sup>240</sup> should make every fashion sheet you put out a sales<sup>250</sup> producer for you, and you can easily do that if<sup>260</sup> you make it a point to send out a part<sup>270</sup> of your supply of sheets, either to charge customers or<sup>280</sup> to a selected list of names, every month promptly on<sup>290</sup> their receipt. If you could arrange to send a letter<sup>300</sup> with them giving some special values that you are offering<sup>310</sup> at the time it would serve two purposes, and you<sup>320</sup> would unquestionably find the result much more profitable than any<sup>330</sup> newspaper advertising you could do.

Will you not try this<sup>340</sup> method of distribution for awhile? We feel sure that it<sup>350</sup> will bring a great many women to your store for<sup>360</sup> patterns as well as other goods, and the increase in<sup>370</sup> sales will more than please you.

Very truly yours, (379—1.41)

## 255

Miss Leila Judson  
23 Canada Drive  
Boise, Idaho

Dear Madam:

We are sorry indeed that the toy furniture<sup>10</sup> about which you wrote us was not entirely satisfactory. If<sup>20</sup> you will return it we shall be very glad to<sup>30</sup> give the matter prompt attention, and

endeavor to make the<sup>40</sup> exchange requested.

May we ask you to let us know<sup>50</sup> whether the order for doll carriages was a paid or<sup>60</sup> a C. O. D. transaction? If paid, please send us<sup>70</sup> your receipt covering the purchase, and let us know if<sup>80</sup> you still wish this merchandise.

You may be assured that<sup>90</sup> our best efforts will be used to close the matter<sup>100</sup> satisfactorily.

Yours very truly, (104—1.42)

100/ 256

Mr. John M. Blair  
Hartford, Connecticut

Dear Sir:

Probably you have the same ambitions that most<sup>10</sup> fathers have. One of your real pleasures in life consists<sup>20</sup> of picturing your youngster graduating from high school and then<sup>30</sup> from college.

Occasionally you are troubled a bit as to<sup>40</sup> where all the money is coming from. You would feel<sup>50</sup> better if there were a little fund piling up somewhere<sup>60</sup> that would be all ready when it is wanted.

This<sup>70</sup> is just exactly what we can help you accomplish under<sup>80</sup> our new plan. Briefly, it consists of a nicely adjusted<sup>90</sup> arrangement of compound interest and savings combined in such a<sup>100</sup> way that there will be a fund for education when<sup>110</sup> the time comes, whether you are alive or not.

We<sup>120</sup> will send you a statement at regular intervals of the<sup>130</sup> amount to set aside and arrange it so that, at<sup>140</sup> whatever age you name, the

amount needed will be ready.<sup>150</sup> If extended illness or serious accident should prevent you from<sup>160</sup> carrying out your plan, there are certain provisions under which<sup>170</sup> we guarantee to complete the fund for you.

Full particulars<sup>180</sup> can be furnished if you will send us your date<sup>190</sup> of birth on the enclosed card. You will not be<sup>200</sup> obligated to us in the slightest, and perhaps the one<sup>210</sup> who calls you "Dad" may have cause to be grateful<sup>220</sup> because you investigated.

Very truly yours, (226—1.42)

✓ 257

Mr. George P. Jackson  
1018 Walnut Street  
Philadelphia, Pennsylvania

Dear Sir:

At this time of the year when it<sup>10</sup> is necessary to renew automobile licenses there is generally much<sup>20</sup> confusion and sometimes people are put to more or less<sup>30</sup> inconvenience.

With the idea of saving you trouble in the<sup>40</sup> matter, if you will be good enough to fill out<sup>50</sup> the information on the 1927 license blank<sup>60</sup> enclosed, and return to me, I shall be glad to<sup>70</sup> procure your license plates and card for you.

I shall<sup>80</sup> hold the license plates and card here until you call<sup>90</sup> for them or, if you prefer, I will deliver them<sup>100</sup> to you personally.

Please feel free to accept this service<sup>110</sup> because I shall take great pleasure in doing it for<sup>120</sup> you.

Very truly yours, (124—1.42)

✓ 258

Mr. William F. Blake  
2514 Harrisburg Avenue  
Houston, Texas

Dear Sir:

In accordance with your request we are sending<sup>10</sup> you herewith abstract of title in connection with Loan No.<sup>20</sup> 458 together with receipt for same, which<sup>30</sup> please sign and return to us.

As we shall have<sup>40</sup> to look to you for the safe return of this<sup>50</sup> abstract, we would suggest that you obtain a deposit sufficient<sup>60</sup> to protect yourself in the matter before turning the abstract<sup>70</sup> over to the party desiring to use it.

If the<sup>80</sup> property is sold, will you please inform us of the<sup>90</sup> name and financial standing of the new owner, and also<sup>100</sup> the sale price. Also please send the usual slip to<sup>110</sup> be attached to the insurance, evidencing the change of ownership.<sup>120</sup>

Kindly return abstract of title as soon as it has<sup>130</sup> served its purpose.

Very truly yours, (136—1.42)

✓ 259

Mr. William C. Miller  
235 Cedar Street  
Bangor, Maine

Dear Sir:

We're not getting all the tire business in<sup>10</sup> town. We never expect to.

But we're getting our share<sup>20</sup> and our business is growing constantly.

The reason for this<sup>30</sup> is that car owners have

found our location is convenient,<sup>40</sup> our service prompt, efficient, and courteous, our merchandise of the<sup>50</sup> highest quality, and our prices surprisingly low.

As a matter<sup>60</sup> of fact—and we realize it sounds pretty strong—if<sup>70</sup> every car owner in town who is not buying from<sup>80</sup> us really knew what we had to offer we'd come<sup>90</sup> pretty close to having a monopoly on the tire business<sup>100</sup> here.

We honestly believe this because we're already selling scores<sup>110</sup> of the brainiest tire buyers in town—smart people who<sup>120</sup> look twice and think three times before they buy anything.<sup>130</sup>

If we can satisfy them and keep on doing it,<sup>140</sup> we can please you too.

Yours very truly, (148—1.42)

## 260

Messrs. R. Barnet & Company  
Shipman Building  
Montross and Ravenswood Avenue  
Chicago, Illinois

Gentlemen:

We thank you for your order of August 29.<sup>10</sup>

Before filling this order we thought it best to<sup>20</sup> write you about your account. Do you realize that your<sup>30</sup> previous account for \$175 is now<sup>40</sup> overdue nearly four months? It may have been overlooked, although<sup>50</sup> your attention has been called to it several times.

We<sup>60</sup> are pleased to grant our customers reasonable accommodations, but when<sup>70</sup> we allow them to keep ordering more goods without settling<sup>80</sup> for their old obligations we feel that we are

doing<sup>90</sup> ourselves and our customers injustice.

Please understand that we appreciate<sup>100</sup> your business very much, and that we try to merit<sup>110</sup> it by the quality of the goods we sell and<sup>120</sup> the service we render. We hope, therefore, that you will<sup>130</sup> send us your check for this old amount by return<sup>140</sup> mail. Upon its receipt we shall give your new order<sup>150</sup> prompt attention.

We hope you will look at this matter<sup>160</sup> in the same light as we do and that you<sup>170</sup> will give us your sincere cooperation.

Yours very truly, (179—1.42)

## 261

Mr. Warren Houston  
Regina Hotel  
Los Angeles, California

Dear Mr. Houston:

You can well believe how pleased I<sup>10</sup> was the other day when the manager of my department<sup>20</sup> complimented me on my record for 1926.<sup>30</sup> The credit, though, is not mine, for without the assistance<sup>40</sup> which you and my other clients have given me I<sup>50</sup> should never have been able to make such a good<sup>60</sup> showing.

Our November sales were 22.8 per<sup>70</sup> cent ahead of 1925, the best previous<sup>80</sup> year; December is starting off at a rapid pace, and<sup>90</sup> now I am thinking of 1927, and<sup>100</sup> planning, with your help, to accomplish even more next year.<sup>110</sup> I want to increase my usefulness to my clients, and<sup>120</sup> to continue to help them plan their investments wisely and<sup>130</sup> safely.

Many of my most valued accounts have

come to<sup>140</sup> me through the recommendation of my clients. I shall greatly<sup>150</sup> appreciate your giving me, on the enclosed card, the names<sup>160</sup> of two or three of your relatives or friends to<sup>170</sup> whom I may present our splendid list of January offerings.<sup>180</sup>

By giving me also an idea of your own January<sup>190</sup> plans, you will enable me to give you advance information<sup>200</sup> of the issues we shall have available—as strong and<sup>210</sup> attractive a selection of bonds as we have ever offered.<sup>220</sup>

A stamped return envelope is enclosed for your reply, and<sup>230</sup> I am looking forward to hearing from you soon.

Sincerely<sup>240</sup> yours, (241—1.42)

✓262

Mr. Melvin F. Whitlock  
124 Silver Street  
Springfield, Massachusetts

Dear Sir:

We trust that we shall this year again<sup>10</sup> have the privilege of caring for the baggage of your<sup>20</sup> campers. We would suggest that, as soon as you determine<sup>30</sup> on what date you desire the baggage called for, you<sup>40</sup> inform us, so that we may make reservations of service.<sup>50</sup>

To enable us to comply with the railroad's regulations, the<sup>60</sup> list of names and addresses at which calls are to<sup>70</sup> be made must also show the number of passengers from<sup>80</sup> each address and must follow immediately after the name. If<sup>90</sup> the passenger is between five and twelve years of age,<sup>100</sup> notation should read "½." If over

twelve years "1,"<sup>110</sup> "2," etc., as may be the case.

The passengers should<sup>120</sup> be instructed in your notices that, in order to insure<sup>130</sup> that the baggage reaches camp at the desired time, it<sup>140</sup> must be ready for delivery to our driver on the<sup>150</sup> day on which you instruct us to make the call.<sup>160</sup> This is for the mutual advantage of all concerned.

Baggage<sup>170</sup> checks are now ready and we shall be glad to<sup>180</sup> make delivery of them to you upon receipt of your<sup>190</sup> campers' list. We request that this be in our hands<sup>200</sup> as early as possible and at least several days before<sup>210</sup> the baggage moves, to enable us to have the calls<sup>220</sup> properly routed for attention.

Transportation should be submitted to us<sup>230</sup> after it is purchased to enable us to secure the<sup>240</sup> record necessary for us to comply with rules of the<sup>250</sup> railroad company's baggage departments.

We assure you of our desire<sup>260</sup> to cooperate with you to the end that the baggage<sup>270</sup> of your campers may reach destination promptly and at the<sup>280</sup> time you desire.

Yours very truly, (286—1.42)

## 263

Mr. John L. Rogers  
225 Springfield Avenue  
Newark, New Jersey

Dear Sir:

I have your bill dated July 14, requesting<sup>10</sup> that we refund to you \$3.50 to<sup>20</sup> cover payment of unused staterooms, New York to Albany, Nos.<sup>30</sup> 240 and 250.

Before we can<sup>40</sup> make this refund it will be

necessary that you forward<sup>50</sup> to this office these unused stateroom tickets.

Yours very truly,<sup>60</sup> (60—1.43)

## 264 .

Mr. Dan H. Russell  
213 East Sixteenth Street  
Kansas City, Missouri

*3-1*  
Dear Sir:

*T*  
*L*  
*Z*  
Will you please send us a copy of<sup>10</sup> your financial statement so that the record of your credit<sup>20</sup> condition in our files may be completed and brought up<sup>30</sup> to date.

*G*  
*S*  
*Z*  
*M*  
*C*  
The form on the back of this letter<sup>40</sup> is provided for the purpose. Please fill out this form<sup>50</sup> in full and mail it to us in the enclosed<sup>60</sup> envelope.

*W*  
Your statement will be held as strictly confidential and<sup>70</sup> will not be published or circulated in any way.

*W*  
Your<sup>80</sup> reply, by return mail, will be appreciated as there are<sup>90</sup> members requesting recommendations on orders placed.

*W*  
Yours very truly, (99—1.43)

## 265

Messrs. H. H. Barton & Sons  
2154 Lawrence Avenue  
Chicago, Illinois

*W*  
Gentlemen:

*W*  
*one*  
We wish that we could accept the merchandise which<sup>10</sup> you would like to close out of your stock, as<sup>20</sup> suggested in your letter of October 12. If we knew<sup>30</sup> of outlets for these goods we would

be glad to<sup>40</sup> dispose of them for you. Even though they are but<sup>50</sup> slightly shopworn, you will appreciate the fact that they cannot<sup>60</sup> be sold for new goods, and consequently they would be<sup>70</sup> valueless for our distribution.

Please remember that we always try<sup>80</sup> to co-operate with our dealers. In this particular case we<sup>90</sup> believe that you will understand our position.

Very truly yours,<sup>100</sup> (100—1.43)

266

Mr. Willis D. Sells  
1216 Franklin Avenue  
Houston, Texas

Dear Sir:

We are mailing you a booklet which contains,<sup>10</sup> with other matter of interest to you as a stockholder<sup>20</sup> in this company, a picture of our new warehouse in<sup>30</sup> which we are already storing the few vans we have<sup>40</sup> in Austin, and where we expect to begin general business<sup>50</sup> about April 1.

The building promises to be admirably adapted<sup>60</sup> to our needs. We hope that our stockholders will visit<sup>70</sup> it and see for themselves their property.

A settlement with<sup>80</sup> contractors has not yet been reached, but we know that<sup>90</sup> the cost of land and warehouse will not be less<sup>100</sup> than \$130,000. All payments are being<sup>110</sup> arranged for and the company will begin its storage business<sup>120</sup> with no indebtedness other than the mortgage loans of \$50,000.<sup>130</sup>

The directors take this opportunity to thank the<sup>140</sup> stockholders for their support of the com-

pany, and to ask<sup>150</sup> their help in securing business for the new warehouse.

Yours<sup>160</sup> truly, (161—1.43)

267

Messrs. George I. Hunt & Company  
26 North Main Street  
Fall River, Massachusetts

Gentlemen:

We read with considerable interest of your acquisition of<sup>10</sup> the Keen Style Shop's business and your plans to increase<sup>20</sup> the size of your present departments. We are pleased to<sup>30</sup> learn this evidence of the expansion of your business, and<sup>40</sup> join in wishing you still further success.

In so far<sup>50</sup> as your pattern department is concerned, you know we are<sup>60</sup> eager to work with you to maintain the high standard<sup>70</sup> of service which has enabled your business to grow to<sup>80</sup> its present proportions, so please do not hesitate to call<sup>90</sup> on us when we can be of assistance.

Yours very<sup>100</sup> truly, (101—1.43)

268

Mrs. Ruth E. Danielson  
720 Riverside Drive  
New York, New York

Dear Mrs. Danielson:

Pardon the seeming persistence, but this third<sup>10</sup> letter would probably never go into the mails were it<sup>20</sup> not for the fact that we value your patronage; that<sup>30</sup> we are eager to have you with us again, satisfied.<sup>40</sup>

We have carefully searched our records to discover whether some<sup>50</sup> inconvenience reported by you had not been attended to; but<sup>60</sup> we find nothing, no mention of any kind. And this<sup>70</sup> makes us wonder why you have not made a purchase<sup>80</sup> here for the past several months. We feel that we<sup>90</sup> can please you with large, varied stocks, with intelligent service,<sup>100</sup> with experience in markets here and abroad, with prices which<sup>110</sup> are moderated to a fair level because of the enormous<sup>120</sup> buying power of seven great stores!

If we have given<sup>130</sup> you reason for withdrawing your patronage, we would deem it<sup>140</sup> a favor to have you tell us so on the<sup>150</sup> enclosed card. We will make amends.

On the other hand,<sup>160</sup> if you have had no need recently of what we<sup>170</sup> have to offer, will you let us have your assurance.<sup>180</sup> It will be appreciated!

Sincerely yours, (186—1.43)

269

Messrs. Mitchell & Sullivan  
305 South Fourth Street  
Minneapolis, Minnesota

Gentlemen:

You can have as large a line of credit<sup>10</sup> as your financial statement warrants. This puts you in position<sup>20</sup> to secure orders and sell without concerning yourself as to<sup>30</sup> where the cash will come from to cover your peak<sup>40</sup> business in the fall and winter.

The elasticity of our<sup>50</sup> service gives you capital in any amount, as often and<sup>60</sup> for as long a period as required.

Use our money<sup>70</sup> to discount your own bills—our charges are considerably less<sup>80</sup> than the discounts you are able to obtain. You can<sup>90</sup> purchase to far greater advantage, and you will become a<sup>100</sup> preferred customer of those from whom you purchase merchandise.

Our<sup>110</sup> cash is available the day you ship the goods.

Let<sup>120</sup> our man have thirty minutes of your time so that<sup>130</sup> he may show you how to finance your business in<sup>140</sup> exact proportion to your shipments.

The enclosed card is for<sup>150</sup> your convenience—it brings full details—no obligation. Learn what<sup>160</sup> we have to offer.

Very truly yours, (167—1.43)

270

Mr. Spencer Walker  
210 East Boyd Street  
Los Angeles, California

Dear Sir:

Will you please send us a copy of<sup>10</sup> your financial statement so that the record of your credit<sup>20</sup> condition in our files may be completed and brought up<sup>30</sup> to date.

Some of the information received at this center<sup>40</sup> indicates that you have been slow in your payments. We<sup>50</sup> beg to assure you that we are anxious to cooperate<sup>60</sup> with you in preserving the best possible credit relationship between<sup>70</sup> you and the houses from which you make your purchases.<sup>80</sup>

Your statement will be held as strictly con-

2 2 fidential and will<sup>90</sup> not be published or circulated  
in any way.

2 We hope<sup>100</sup> that you will, therefore, give us  
this information promptly and<sup>110</sup> freely.

2 9 8 The form on the back of this letter is<sup>120</sup> pro-  
vided for the purpose.

Yours truly, (126—1.44)

271

Mr. R. H. Whitehead  
29 Tremont Street  
Boston, Massachusetts

Dear Sir:

w Your letter asking us to make immediate  
shipment<sup>10</sup> of your order has been received.

2 2 We have instructed our<sup>20</sup> warehouse to ship  
the goods at once. They should arrive<sup>30</sup> promptly.

2 20 Yours very truly, (34—1.44)

272

Mr. Oscar R. Houston  
105 Globe Street  
St. Louis, Missouri

2 Dear Sir:

2 2 From your letter requesting that we send  
you<sup>10</sup> the original bill of lading covering our ship-  
ment of December<sup>20</sup> 6 we assume you wish to  
enter a claim against<sup>30</sup> the transportation com-  
pany for some shortage or damage. As we<sup>40</sup>  
have a special department for handling claims  
against the railroads,<sup>50</sup> we shall be glad to turn  
your claim over to<sup>60</sup> that department if you so  
desire.

If you will send<sup>70</sup> us the original freight bill with a notation of the<sup>80</sup> shortage or damage, signed by the railroad agent, and also<sup>90</sup> inform us of the number of packages and brands involved,<sup>100</sup> we shall be pleased to enter the claim for you<sup>110</sup> and credit your account.

We are taking the liberty of<sup>120</sup> offering our services in this way as most of our<sup>130</sup> customers prefer to have us present their claims. If, however,<sup>140</sup> you wish to attend to the matter yourself, we shall<sup>150</sup> be pleased to furnish the bill of lading on hearing<sup>160</sup> further from you.

Yours very truly, (166—1.44)

✓273

Mr. Albert Moss

Tyler Hill

Wayne County, Pennsylvania

My dear Mr. Moss:

A copy of our general price<sup>10</sup> list is being mailed to you under separate cover. In<sup>20</sup> this list you will find quoted the largest assortment and<sup>30</sup> widest variety of groceries offered by any concern in America.<sup>40</sup> The values are the best that are to be had.<sup>50</sup>

We have every facility for serving you promptly and satisfactorily.<sup>60</sup> We hope to have the benefit of your consideration and<sup>70</sup> to be favored with the order for your camp.

May<sup>80</sup> I not repeat the invitation to come to our place<sup>90</sup> and look our plant over? We shall be very glad<sup>100</sup> to send for you at any time that will fit<sup>110</sup> in with your convenience.

It was a pleasure to meet<sup>120</sup> you, Mr. Moss.

I hope that we may become better<sup>130</sup> acquainted.  
Very truly yours, (134—1.44)

274

Mr. Raymond H. Carter  
235 Green Street  
Syracuse, New York

Dear Mr. Carter:

*to* *o*  
*o* *o*  
*C* *"*  
*over*  
*—*

Thank you for your letter of August<sup>10</sup> 8 in answer to our suggestion for continuing the operation<sup>20</sup> of your department. We are very much disappointed that you<sup>30</sup> still feel as you do about canceling the agreement, for,<sup>40</sup> apart from the dollars and cents involved in our transaction,<sup>50</sup> up to the present such a spirit of friendliness has<sup>60</sup> been maintained that it will cause us real regret to<sup>70</sup> draw our relations to a close.

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*—*  
*—*  
*—*

No doubt other representation<sup>80</sup> can be obtained, but that is beside the point in<sup>90</sup> this instance. We were extremely anxious to remain actively associated<sup>100</sup> with you, and if it had been at all possible<sup>110</sup> to make the change in rates which would insure that<sup>120</sup> continuance we would have made it without any hesitation, but<sup>130</sup> unfortunately, it could not be done.

*—*  
*—*  
*—*  
*—*

You have definitely decided<sup>140</sup> to discontinue, Mr. Carter? If you have, then we want<sup>150</sup> to thank you now for the business you have given<sup>160</sup> us, and to wish you success in the future. It<sup>170</sup> has been a pleasure to do business with you. We<sup>180</sup> would be glad indeed to resume relations should you ever<sup>190</sup> think of placing our product on sale again.

Very sincerely,<sup>200</sup> (200—1.44)

275

Mrs. M. E. Quigley  
65 Erie Street.  
Erie, Pennsylvania

*6*  
*~ ~*  
*2*  
Dear Madam:

Thank you for your letter of September 14.<sup>10</sup>  
Our business is, of course, strictly wholesale and  
confined to<sup>20</sup> the supplying of dealers. We  
assume that you are not<sup>30</sup> a dealer.

We should be very glad to put you<sup>40</sup> in touch  
with a dealer if you will tell us<sup>50</sup> where you do your  
buying.

*3*  
We appreciate your consideration, although<sup>b</sup>  
we cannot serve you directly.

Very truly yours, (68—1.44)

276

Mr. H. M. Fisk  
322 Carpenter's Building  
Houston, Texas

*1*  
*~ ~*  
*ee*  
Dear Sir:

The employer's renewal statement for the  
renewal of<sup>10</sup> this bond has not yet been received  
by us. You<sup>20</sup> will recall an earlier letter from us  
requesting your special<sup>30</sup> attention to the matter.

*x/*  
*2/*  
*7*  
*2*  
*3*  
The statement is not long, and<sup>40</sup> calls for  
nothing that was not understood and agreed to<sup>50</sup>  
when the bond was issued. We should suppose,  
therefore, that<sup>60</sup> it would not be difficult to obtain  
the statement. If,<sup>70</sup> however, that is not so, and  
if you cannot get<sup>80</sup> the statement, please return  
the renewal for cancellation.

Yours truly, (90—1.45)

277

The H. K. McCann Company  
 124 Florence Street  
 Milwaukee, Wisconsin

Gentlemen:

This is to acknowledge your notation on our letter<sup>10</sup> of December 22.

We are unable to locate any<sup>20</sup> unpaid charges on your account and regret that an invoice<sup>30</sup> should have been forwarded to you after payment had been<sup>40</sup> made.

We thank you for calling the matter to our<sup>50</sup> attention.

Very truly yours, (54—1.45)

278

Mr. L. C. Eckman  
 335 Crown Street  
 Brooklyn, New York

Dear Sir:

The newest patterns in fashionable men's suits, designs<sup>10</sup> now being worn by the smartly dressed Londoner, have just<sup>20</sup> come in.

We are desirous of acquainting you with our<sup>30</sup> new Men's Shop, which, incidentally, is the largest and finest<sup>40</sup> men's clothing department in Brooklyn, and we take this means<sup>50</sup> of introducing our \$29.50 suits, all<sup>60</sup> with two pairs of trousers—values which we believe are<sup>70</sup> the best to be found in Brooklyn.

There are plenty<sup>80</sup> of blues in the ever-smart serge, and in cheviots,<sup>90</sup> cassimeres, and finished and unfinished worsteds—and an abundance of<sup>100</sup>

~~—er~~ new mixtures. Sizes are here for every type.  
~~L~~ Come in<sup>110</sup> and look them over—choose at  
~~L~~ your leisure—we know<sup>120</sup> you will be lastingly  
 pleased with any suit you may<sup>130</sup> select, besides  
 having the satisfaction of saving several dollars.  
 Very<sup>140</sup> truly yours, (142—1.45)

✓ 279

Mr. William L. Bank  
 Wisner Building  
 Rochester, New York

Dear Sir:

2 26  
2 2  
2 2

As your report of April 14 about the<sup>10</sup> 3A camera will be investigated immediately, you will hear<sup>20</sup> from us further in a few days. In the meantime<sup>30</sup> we can only say that we aim to give our<sup>40</sup> customers prompt and courteous attention. If we have failed in<sup>50</sup> your case we sincerely regret it.

Yours very truly, (59—1.45)

280

Messrs. Squires & Company  
 725 Martin Street  
 Milwaukee, Wisconsin

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Gentlemen:

Please remove and send us page 73 from<sup>10</sup> your unsold spring fashion books, accompanying them with an invoice<sup>20</sup> showing the number of pages being returned. On receipt of<sup>30</sup> this matter full credit will be entered on your account.<sup>40</sup>

11

The books you may then distribute as free

advertising matter<sup>50</sup> by getting them into the hands of those women to<sup>60</sup> whom you are unable to sell the current fashion book.<sup>70</sup>

We feel sure each woman receiving a free fashion book<sup>80</sup> will be impressed with the beautiful styles illustrated, and subsequently<sup>90</sup> will return to purchase the current number.

Another good plan<sup>100</sup> would be to put a small announcement in your store<sup>110</sup> windows that you will give a free fashion book, as<sup>120</sup> long as they last, to every woman visiting the pattern<sup>130</sup> department. In this way you could attract many women who<sup>140</sup> at present do not patronize your store.

Please be sure<sup>150</sup> to distribute these unsold books in such a way that<sup>160</sup> they will bring the best results for the department.

Yours<sup>170</sup> very truly, (172—1.45)

281

Mr. Hugh J. Boyd  
486 Linden Avenue  
Baltimore, Maryland

Dear Sir:

We think that you will be interested to<sup>10</sup> learn that it is now more than two years since<sup>20</sup> your last eye examination.

If the glasses we made for<sup>30</sup> you at that time are still giving satisfaction you are<sup>40</sup> indeed fortunate, as most people require a change of glasses<sup>50</sup> every two years.

The noticeable increase in the number of<sup>60</sup> young folks wearing glasses, due largely to the strict supervision<sup>70</sup> by the school authorities over

the eyes of the children<sup>80</sup> under their care, demonstrates the great importance now being attached<sup>90</sup> to the proper care of the eyes.

It is a<sup>100</sup> well-known fact that defective vision is not only a<sup>110</sup> great handicap in the ordinary pursuits of life, but that<sup>120</sup> eyestrain is often the direct cause of many physical ailments,<sup>130</sup> such as headaches, dizziness, nervousness, stomach trouble, and sleepiness.

We<sup>140</sup> would strongly urge that you call and have your eyes<sup>150</sup> examined. We have all the details of your last examination<sup>160</sup> to guide us in ascertaining what changes, if any, are<sup>170</sup> required.

Should you prove an exception to the rule and<sup>180</sup> not require a change of prescription, there will be no<sup>190</sup> charge for our services.

Very truly yours, (197—1.45)

## 282

Messrs. Porter & Coleman  
125 Emporia Avenue  
Jacksonville, Florida  
Gentlemen:

Foss and Company have just issued a booklet, which,<sup>10</sup> in reality, is a sales manual for retail clerks, dealing<sup>20</sup> with the subject of "How to Sell Shoes," written by<sup>30</sup> Mr. Clark, a member of our staff.

We are taking<sup>40</sup> the liberty of forwarding one of these books to you,<sup>50</sup> with the hope that you will take just a few<sup>60</sup> moments of your already busy day to scan the pages<sup>70</sup> of this book and to note how it treats everyday<sup>80</sup> problems and how specifically these problems are handled.

The book<sup>90</sup> is published naturally in the interest of selling our products,<sup>100</sup> but the book also is written in a very broad<sup>110</sup>-gauged way. We mean by that: The principles which apply<sup>120</sup> to selling our products also apply to every other commodity<sup>130</sup> sold in a retail store. The reading of this book<sup>140</sup> by a sales clerk insures a liberal selling education.

Too<sup>150</sup> often merchandise of merit is taken into a retail store,<sup>160</sup> placed in the department, and put on sale in a<sup>170</sup> very perfunctory manner without any attention being given to the<sup>180</sup> matter of the proper instruction to the sales-people on how<sup>190</sup> to sell it.

These books are issued to sales clerks<sup>200</sup> everywhere who will ask for them. Our keen desire is<sup>210</sup> that those who receive the books will be more valuable<sup>220</sup> to themselves and their employers and to society as a<sup>230</sup> whole because of having read them.

Yours very truly, (239—1.45)

283

Mr. W. M. Western  
225 Myrtle Avenue  
El Paso, Texas

Dear Sir:

We thank you for the order for black<sup>10</sup> oxfords given to our representative.

These oxfords are being made<sup>20</sup> especially for you, and from the present outlook we shall<sup>30</sup> be able to make shipment in about one week.

We<sup>40</sup> assure you the order will have every attention so as<sup>50</sup> to be sent as soon as possible.

Yours very truly,<sup>60</sup> (60—1.45)

284

Messrs. Joyce & Mattice  
784 Courtland Place  
Memphis, Tennessee

Gentlemen:

Thank you very much for your letter of August<sup>10</sup> 6, acknowledging receipt of my telegram.

From every direction we<sup>20</sup> are receiving evidence of renewed confidence in the betterment of<sup>30</sup> business conditions. That great market, the farmers, which has been<sup>40</sup> stagnant for several years, is undoubtedly going to be very<sup>50</sup> active during this year and next. The political horizon looks<sup>60</sup> clear because, no matter which way the election goes, there<sup>70</sup> will be a man at the head of the Government<sup>80</sup> definitely interested in preserving good business conditions.

This being the<sup>90</sup> case, business should be very much on the mend by<sup>100</sup> the middle of September and the first of October. Don't<sup>110</sup> you believe that that is definitely the time to be<sup>120</sup> on hand to tell your sales message? As I thought<sup>130</sup> you would agree with me, I wired asking you to<sup>140</sup> authorize me to reserve space for you in the October<sup>150</sup> issue of our periodical.

I am afraid that your decision<sup>160</sup> by the 15th is going to be too late, as<sup>170</sup> you know that the closing date is August 11.

If<sup>180</sup> I knew definitely on that date that you were going<sup>190</sup> to use space, I could allow you four, five, or<sup>200</sup> six days' time to get your copy into Detroit, but<sup>210</sup> I do not believe that the people in Detroit will<sup>220</sup> want to wait until August 15 to know whether you<sup>230</sup> are going to use space and

then wait five more<sup>240</sup> days for copy, because this would hold up the entire<sup>250</sup> production and make-up of the book.

Won't you, therefore,<sup>260</sup> give this your immediate consideration so that you can wire<sup>270</sup> me at our expense on Monday, the 11th, whether or<sup>280</sup> not you will use space?

Yours very truly, (288—1.45)

## 285

Mr. George W. Marshall  
35 Whitney Place  
Buffalo, New York

Dear Sir:

Year after year Maynards of ten, twelve, and<sup>10</sup> even fifteen years ago are rendering their present owners a<sup>20</sup> high rate of service, either as taxis or, in a<sup>30</sup> great number of cases, as personal cars. Day in and<sup>40</sup> day out Maynard Sixes and Maynard Eights are affording their owners the very best form of motor transportation available, and<sup>60</sup> they will continue to do so for ten or more<sup>70</sup> years to come. Nor are these statements mere propaganda, for<sup>80</sup> the proof is on our records and in the files<sup>90</sup> of the motor car registration sheets.

It is natural that<sup>100</sup> one should seek a reason for this high grade of<sup>110</sup> endurance of the Maynard and its low degree of depreciation.<sup>120</sup> The reasons are two—the high quality of materials and<sup>130</sup> workmanship which go and have always gone into each Maynard,<sup>140</sup> and, second, the quality, extent, and economy of our service.<sup>150</sup>

We believe you know of the first reason

through our<sup>160</sup> letters to you and our reputation. In the following pages<sup>170</sup> you will read some interesting facts about the second. Will<sup>180</sup> you not turn now and see what is said concerning<sup>190</sup> one of the great securities you buy with a Maynard?<sup>200</sup>

Very truly yours, (203—1.45)

## 286

Mr. Charles E. Kennedy  
409 Phoenix Building  
Tacoma, Washington

Dear Sir:

As another evidence of our personal, friendly, neighborhood<sup>10</sup> service, we enclose a license application blank which you will<sup>20</sup> no doubt wish to use within the next few weeks<sup>30</sup> to obtain your next year's automobile license.

When you have<sup>40</sup> filled this in take it to the branch nearest you<sup>50</sup> as shown on the letterhead, ask for the manager, and<sup>60</sup> he will see that it is notarized for you without<sup>70</sup> charge.

Cordially yours, (73—1.46)

## 287

Mr. Clarence D. Newell  
322 West Main Street  
Louisville, Kentucky

Dear Sir:

We are at a loss to account for<sup>10</sup> your inattention to the numerous letters sent you on the<sup>20</sup> subject of your indebtedness.

As the balance of \$10<sup>30</sup> has been pending since

June, 1926, and<sup>40</sup> cannot be permitted to remain in its present status indefinitely,<sup>50</sup> we must request that a check be sent within ten<sup>60</sup> days to cover the amount.

We hope the matter will<sup>70</sup> receive the attention it deserves so that further correspondence will<sup>80</sup> not be necessary.

Yours very truly, (86—1.46)

288

Mr. Erwin A. Hamlin  
115 West Commerce Street  
Bridgeton, New Jersey

E. t.  
✓  
Dear Sir:

We should like to call your special attention<sup>10</sup> to the enclosed statement of your overdue account, totaling<sup>20</sup> \$345.95.

The two charges<sup>30</sup> of March 11 matured on the 11th of May, and<sup>40</sup> are now considerably more than one month past due.

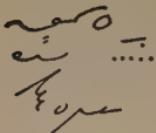
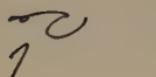
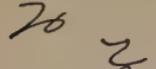
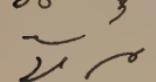
We<sup>50</sup> anticipate you will be good enough to cooperate with us<sup>60</sup> by sending remittance for the full amount promptly, and shall<sup>70</sup> expect it by return post without fail.

Very truly yours,<sup>80</sup> (80—1.46)

289

Messrs. E. V. Young & Company  
235 Market Street  
Newark, New Jersey  
Gentlemen:

Permit me to apologize to you for having returned<sup>10</sup> a check of Miss Florence Bardsley,

139 Clinton<sup>20</sup> Avenue. This came about through an error which Miss Bardsley<sup>30</sup> made in entering her deposits. However, since she has never<sup>40</sup> overdrawn her account in all the years she has been<sup>50</sup> with us, we were negligent in not getting in touch<sup>60</sup> with her before returning the check.

I hope you will<sup>70</sup> not permit this unfortunate incident to reflect upon Miss Bardsley's<sup>80</sup> credit, for our acquaintance with her assures us that she<sup>90</sup> is not in the habit of drawing checks unless she<sup>100</sup> has funds on deposit to meet them.

Yours very truly,<sup>110</sup> (110—1.46)



Mr. Richard Young  
790 Rose Terrace  
Chicago, Illinois

Dear Mr. Young:

Your name has been given us as<sup>10</sup> one who will be interested in renting one of our<sup>20</sup> safe deposit boxes.

The number of reservations that we are<sup>30</sup> now making indicates that there is apt to be a<sup>40</sup> shortage of boxes on account of the demand which will<sup>50</sup> come with the opening of the London Guarantee and Accident<sup>60</sup> Building, the new Wrigley Building, and others in this vicinity.<sup>70</sup> Therefore we shall appreciate your advising us as early as<sup>80</sup> possible.

We wish to call your attention to the enclosed<sup>90</sup> card and trust you will avail yourself of this offer.<sup>100</sup> We shall be pleased to have you stop in and<sup>110</sup> make your selection when it is convenient.

Very truly yours,<sup>120</sup> (120—1.46)

## 291

Mr. William A. Wilson  
110 Park Street  
Athol, Massachusetts

Dear Sir:

If you can recommend the risk of the<sup>10</sup> assured, kindly write this policy promptly and forward it to<sup>20</sup> this office. The premium may be charged to us in<sup>30</sup> your next account, less brokerage, and we will look after<sup>40</sup> collection at this office.

If the enclosed forms do not<sup>50</sup> comply with Board Rules, kindly amend, so that after delivery<sup>60</sup> of policy we will not be called upon to secure<sup>70</sup> return of the document for correction.

If there are any<sup>80</sup> other desirable risks in your territory controlled by outside brokers<sup>90</sup> or agents and you will file with us a memorandum<sup>100</sup> thereof, we shall do what we can to assist you<sup>110</sup> in procuring lines.

Yours very truly, (116—1.46)

## 292

Mr. William Mann  
25 Runyan Street  
Newark, New Jersey

Dear Sir:

It is my understanding that you expect to<sup>10</sup> make a trip to Washington next month and in this<sup>20</sup> connection I wish to direct your attention to our personally<sup>30</sup> conducted three-day tour to Washington, leaving New York, Saturday,<sup>40</sup> September 1, all details of which are given in the<sup>50</sup> enclosed pamphlet.

*26/9*

Our tours are first class in every respect.<sup>60</sup>  
 If you decide to take advantage of our tour of<sup>70</sup>  
 September 1 and will so inform us, stating your  
 preference<sup>80</sup> as to hotel, I shall be pleased to make  
 the<sup>90</sup> necessary arrangements for your trip.

*26 - 1*  
*26*  
*26*  
*26*

I hope that you will<sup>100</sup> be numbered among  
 those on our tour of September 1<sup>110</sup> and that you  
 will not hesitate to call upon us<sup>120</sup> for any further  
 information desired.

Yours very truly, (128—1.46)

### 293

Mr. John M. Carlton  
 116 Vine Street  
 Hartford, Connecticut

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Dear Sir:

As you will see from the enclosed card,<sup>10</sup> we  
 are reserving for you a high-grade desk memo-  
 randum<sup>20</sup> pad in bronze-brocade leather and with  
 a renewable filler.<sup>30</sup> It will be forwarded im-  
 mediately upon receipt of the card<sup>40</sup> completed.

*Frankly, we are taking this means of bringing*  
*to<sup>50</sup> your attention a plan which will create*  
*immediately a material<sup>60</sup> addition to your estate.*  
*It solves a problem which confronts<sup>70</sup> most of us*  
*at some period of our lives.*

*There<sup>80</sup> are some very unique features in it*  
*of special interest<sup>90</sup> to those who desire to provide*  
*for dependents and at<sup>100</sup> the same time enjoy*  
*financial security against advancing years.*

We<sup>110</sup> can supply you with the particulars as  
 they apply to<sup>120</sup> you personally if you will return  
 the card with your<sup>130</sup> date of birth.

Very truly yours, (136—1.46)

## 294

Mr. Walter M. Goldwyn  
775 North Jackson Street  
Danville, Illinois

Dear Sir:

We note that the three topcoats that we<sup>10</sup> shipped you on October 4 were refused at the point<sup>20</sup> of destination. We should appreciate very much if you would<sup>30</sup> accept the package and return those coats that you cannot<sup>40</sup> use, for, as you probably know, the express company disclaims<sup>50</sup> all responsibility on shipments that are refused.

We wonder whether<sup>60</sup> you would not be willing to cooperate with us by<sup>70</sup> taking in those few coats, as we have already canceled<sup>80</sup> the lots that were still due on back order and<sup>90</sup> this will mean a loss to us. Our season on<sup>100</sup> light-weight topcoats is now practically over and we are<sup>110</sup> working on heavy-weight goods exclusively, whereas your topcoat selling<sup>120</sup> season will not end for some time.

Any cooperation you<sup>130</sup> can extend to us in this instance will be very<sup>140</sup> much appreciated.

Very truly yours, (145—1.46)

## 295

Mr. Paul W. Warner  
442 Jackson Avenue  
Astoria, Long Island

Dear Sir:

In keeping with the established policy of this<sup>10</sup> firm to take care of our customers in spite of<sup>20</sup>

adverse conditions, we have gone to a great deal of<sup>30</sup> trouble and expense to secure quantities of the best grades<sup>40</sup> of foreign anthracite coal in domestic sizes. We now have<sup>50</sup> on hand an ample supply of this coal and expect<sup>60</sup> further shipments as we require them.

Our organization is now<sup>70</sup> ready to take care of our trade throughout the winter<sup>80</sup> and to deliver to you the best anthracite coal obtainable<sup>90</sup> in the sizes which you have been accustomed to using,<sup>100</sup> and you do not have to take any substitutes from<sup>110</sup> this company, if you do not so desire.

Do not<sup>120</sup> hesitate to call upon us. We assure you that your<sup>130</sup> orders will be gratefully received and promptly delivered. Either fill<sup>140</sup> in and return the enclosed order blank to us or<sup>150</sup> telephone your order direct to our office.

Very truly yours,<sup>160</sup> (160—1.46)

## 296

Mr. J. Gordon Anderson  
512 River Street  
El Paso, Texas

Dear Sir:

I send to you under another cover a<sup>10</sup> comprehensive Rate Manual covering fidelity and surety bonds. You will<sup>20</sup> find that the rates are contained in loose leaves bound<sup>30</sup> together by means of fasteners, and thus removable at will.<sup>40</sup> Occasionally I shall send you pages containing rates for bonds<sup>50</sup> not listed before, and also pages containing new rates for<sup>60</sup> bonds already listed. These latter pages will take the place<sup>70</sup> of the

pages in the book as received by you.<sup>80</sup> On receipt of any new pages you will bind them<sup>90</sup> where the present pages are now and destroy the latter.<sup>100</sup>

The Manual rates you will quote in all cases. You<sup>110</sup> need not submit any bond proposition to us at all,<sup>120</sup> so far as the rate is concerned, but may quote<sup>130</sup> the Manual rate at once, with the understanding, of course,<sup>140</sup> that the risk will be assumed by us at the<sup>150</sup> Manual rate only if the papers prove satisfactory.

Yours truly,<sup>160</sup> (160—1.46)

297

Mr. Everett F. Place  
304 Johnson Building  
Charlotte, North Carolina

Dear Sir:

We are pleased to have you apply for<sup>10</sup> the  
Guardian Health Service offered to new policy-  
holders. Kindly fill<sup>20</sup> in the enclosed blank, mail  
it in the attached envelope,<sup>30</sup> and nothing else  
need be done by you.

You will<sup>40</sup> receive an individual letter of practical advice from the most<sup>50</sup> competent authority, the Life Service Institute. The life insurance medical<sup>60</sup> examination recently made in connection with your new policy, together<sup>70</sup> with the blank, will be used as a basis for<sup>80</sup> advice as to how to be healthy and active.

As<sup>90</sup> a part of Health Service No. 1, the monthly magazine,<sup>100</sup> "How to Live," will be mailed to you for one<sup>110</sup> year.

By taking the Health Service, the standing of your<sup>120</sup> policy will not be affected in any way.

We extend<sup>130</sup> this service to you free of charge, for the benefit<sup>140</sup> of our policyholders as a body.

If you consider this<sup>150</sup> service helpful, we shall be glad to have you tell<sup>160</sup> your friends about it. If there is any feature that<sup>170</sup> can be bettered in your opinion, kindly let us know.<sup>180</sup>

Yours truly, (182—1.46)

## 298

Mr. A. S. Gibbs  
724 Fairfax Street  
St. Louis, Missouri

My dear Mr. Gibbs:

Have you had an opportunity to<sup>10</sup> talk to Mr. Dixon about our magazine? We are now<sup>20</sup> getting along towards the closing of the February issue. I<sup>30</sup> think that you will agree that February, March, April, and<sup>40</sup> May are four of the best months of the year<sup>50</sup> in which to advertise, and I sincerely hope that your<sup>60</sup> plans are maturing sufficiently to permit you to give real<sup>70</sup> serious consideration to using our publication.

The consensus of opinion<sup>80</sup> everywhere seems to be that we can look forward to<sup>90</sup> three or four years of unprecedented prosperity. By this I<sup>100</sup> do not mean that there are boom times ahead, but<sup>110</sup> just a natural, conservative, normal business which is healthy for<sup>120</sup> the country as a whole.

Don't you think that now<sup>130</sup> is a pretty good time to give serious thought to<sup>140</sup> embarking on an advertising program? It won't take business men<sup>150</sup> long to discern the rosy hue in the business skyline,<sup>160</sup> and I know that you will want to be present<sup>170</sup> when they begin looking.

7  
Won't you let me hear from<sup>180</sup> you at your convenience?

Very truly yours, (187—1.46)

299

Mr. William Scheer  
High School of Commerce  
New York, New York

Dear Friend:

I am anxious to establish contact with the<sup>10</sup> students who have distinguished themselves particularly in the National Oratorical<sup>20</sup> Contest. You may have heard that the Constitution Club, which<sup>30</sup> originally was restricted to those who reached the National Finals,<sup>40</sup> has now been broadened in its scope so that those<sup>50</sup> who distinguished themselves in the state contests are now eligible<sup>60</sup> for membership.

The plan of organization provides for the enrollment<sup>70</sup> of former and present participants in the contest, whether they<sup>80</sup> are now in high school, college, or business. The object<sup>90</sup> of the club is to promote friendship between the members<sup>100</sup> in different parts of the country and to, so far<sup>110</sup> as possible, advance the ideals of the contest. There will<sup>120</sup> be no dues. Meetings of members in the different cities<sup>130</sup> will be held only once or twice a year.

Although<sup>140</sup> the organization will be loose knit and informal in character,<sup>150</sup> I believe that it will be one in which, as<sup>160</sup> the years go on, you will find it worth while<sup>170</sup> to be a member. I hope, therefore, that you will<sup>180</sup> fill out and mail to me the blank below, so<sup>190</sup> that I may send you

additional information as to the<sup>200</sup> progress of the club.

Sincerely, (205—1.46)

300

Mr. Rowland N. Trimble  
142 Nassau Street  
New York, New York

Dear Sir:

Life as it is now organized in our<sup>10</sup> great centers of population could not exist without gas and<sup>20</sup> electric service. Their presence and proper functioning are important factors<sup>30</sup> in urban growth and development. We have only to look<sup>40</sup> about us to see how they are woven into the<sup>50</sup> fabric of our daily lives.

We press a button or<sup>60</sup> open a valve and await the resultant light or heat<sup>70</sup> with the same assurance that we await the rising of<sup>80</sup> tomorrow's sun, and we are not disappointed. Yet a miracle<sup>90</sup> is performed as much in the one case as in<sup>100</sup> the other, only the miraculous oft repeated becomes the commonplace.<sup>110</sup>

If familiarity in this case does not breed contempt it<sup>120</sup> at least breeds an attitude of indifference, and we venture<sup>130</sup> the opinion that few of the 5,000,000 people of<sup>140</sup> New York who have at their disposal every minute of<sup>150</sup> the day—every day of the year—our gas and<sup>160</sup> electric service ever give a thought to what it implies<sup>170</sup> or what goes into its making.

We believe that you<sup>180</sup> as a preferred stockholder are interested, and from time to<sup>190</sup> time, through this medium, we shall try to tell you<sup>200</sup>

about this company's enormous investment in land, plants, and equipment<sup>210</sup>—how the money derived from the use of our service<sup>220</sup> is expended, and about the devoted army of loyal, efficient<sup>230</sup> employees who are helping to make this business a success<sup>240</sup>—in other words, what it means to serve New York.<sup>250</sup>

Very truly yours, (253—1.46)

### 301

Mr. C. L. Pearce  
29 Church Street  
Rochester, New York

Dear Sir:

Your health may be good today, but you<sup>10</sup> have no assurance that it will continue so. Sickness not<sup>20</sup> only means a loss of time, but extra expense in<sup>30</sup> the way of doctors' bills.

At the suggestion of Mr.<sup>40</sup> George Martin, who is one of the members of this<sup>50</sup> Association, I wish to call your attention to the Travelers<sup>60</sup> Health Association and what it would mean to become a<sup>70</sup> member of it.

In the first place, we pay weekly<sup>80</sup> benefits for disability due to sickness, paying either for sickness<sup>90</sup> which confines the member within doors, or which disables the<sup>100</sup> member, even though he is not confined to the house.<sup>110</sup>

To the foregoing we have added a provision for benefits<sup>120</sup> for death or for the loss of a limb or<sup>130</sup> an eye from injuries received in a railroad, street car,<sup>140</sup> or steamship wreck.

Read the information on the back of<sup>150</sup> the application blank. You will find it interesting.

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16  
*1/24*  
25

Note the<sup>160</sup> two plans—single benefits or double benefits. The leaflet, "Our<sup>170</sup> Plan Explained," will give you just the information you want.<sup>180</sup> It explains our plan in detail. Before making up your<sup>190</sup> mind as to joining our Association, read the booklet from<sup>200</sup> cover to cover and then decide for yourself.

The opportunity<sup>210</sup> to protect yourself is yours for the asking, within your<sup>220</sup> easy reach. Just fill out and mail to us today<sup>230</sup> the enclosed application blank. As an extra inducement for you<sup>240</sup> to act promptly, for the membership fee (\$2 or<sup>250</sup> \$4) I offer insurance with all cost covered to<sup>260</sup> May 1, 1927.

Send me your application<sup>270</sup> by return mail.  
Yours truly, (275—1.46)

## 302

*✓*  
10

Messrs. Taylor & Hamlin  
1235 Cleveland Street  
St. Paul, Minnesota

Gentlemen:

We have not the slightest doubt other firms can<sup>10</sup> offer you better terms than we, but a better pattern<sup>20</sup> they cannot offer. *Pictorial Dress* is the acknowledged leader in<sup>30</sup> its field, and it is the salability you should consider,<sup>40</sup> not the terms offered by a pattern manufacturer. Your women<sup>50</sup> customers do not care at all what proposition you are<sup>60</sup> operating under, but they do care, and care a great<sup>70</sup> deal, what pattern you have to offer them. This fact<sup>80</sup> should receive your careful thought.

*✓ 2*  
6 2

We make no attempt to<sup>90</sup> compete with other

pattern companies in so far as terms<sup>100</sup> are concerned, but we do offer you an honest proposition<sup>110</sup> with the sale of the most popular pattern in the<sup>120</sup> country at a fair rate of discount. It is far<sup>130</sup> more to your advantage to stock a pattern in which<sup>140</sup> you are tolerably certain of a good volume of sales,<sup>150</sup> at a moderate discount, rather than a pattern on which<sup>160</sup> you receive a great discount and experience but little business.<sup>170</sup>

The number of sales counts, since every pattern sale means<sup>180</sup> the opportunity to bring about further sales of dress goods,<sup>190</sup> and whatever materials are required for the making up of<sup>200</sup> the garments. As a matter of fact, that is the<sup>210</sup> main purpose of a pattern department from the dry goods<sup>220</sup> merchant's standpoint. No other pattern will give you the volume<sup>230</sup> of sales obtainable with *Pictorial Dress*, so we feel sure<sup>240</sup> you will decide to continue when you have thought the<sup>250</sup> matter over at greater length.

Very truly yours, (258—1.46)

### 303

Mr. Gardner Osborn  
25 Weybosset Street  
Providence, Rhode Island

Dear Sir:

In thanking you for your inquiry of February<sup>10</sup> 15, we take pleasure in sending you illustrations with this<sup>20</sup> letter.

The illustrations, while by no means comprising a complete<sup>30</sup> catalogue of our footwear, are new and representative styles, embodying<sup>40</sup> those commendable features of fashion, quality,

comfort, and beauty characteristic<sup>50</sup> of all our shoes.

The purpose of our mail-order<sup>60</sup> department is to provide an added service for those of<sup>70</sup> our patrons who may find it inconvenient to visit our<sup>80</sup> exhibit shops.

You may select your shoes from these illustrations<sup>90</sup> with the full assurance of perfect fit and complete satisfaction<sup>100</sup> in the shoes you choose.

Our models include footwear for<sup>110</sup> street, formal, and dress occasions. Just fill in the enclosed<sup>120</sup> order blank and we shall be glad to serve you.<sup>130</sup>

Yours very truly, (133—1.47)

304

Mr. F. L. Jennings  
1552 Hirsh Street  
Chicago, Illinois

Dear Sir:

The water meter records of one of our<sup>10</sup> largest cities indicate that 42 per cent of the<sup>20</sup> people in the city change their addresses annually.

Probably no<sup>30</sup> more impressive evidence of the need of a periodic revision<sup>40</sup> of mailing lists could be found. While it is a<sup>50</sup> common and very human weakness to put off from day<sup>60</sup> to day the notification of change of address, this neglect<sup>70</sup> sometimes proves costly. At best, it is an annoyance to<sup>80</sup> receive mail incorrectly addressed, and one which we wish to<sup>90</sup> spare our clients whenever possible.

To this end won't you<sup>100</sup> let us know if your

name and address as we<sup>110</sup> have them are correct. Just make the proper notation on<sup>120</sup> the enclosed card and return it to us in the<sup>130</sup> self-addressed envelope.

Yours very truly, (136—1.47)

305

Messrs. William H. Webster & Company  
1305 Cleveland Place  
Denver, Colorado

Gentlemen:

We are pleased to receive your announcement of October<sup>10</sup> 15 to the effect that you are going to give<sup>20</sup> agency commission, beginning with your January, 1927,<sup>30</sup> issue.

This is a very constructive step for you to<sup>40</sup> take. We know it will prove to your advantage, and<sup>50</sup> will be a great help in still further improving the<sup>60</sup> advertising situation today.

Very truly yours, (66—1.47)

306

Mr. Thomas J. Seward  
455 Howard Street  
San Francisco, California

Dear Sir:

Please read the enclosed advertisement, which I am<sup>10</sup> sending you in advance of publication. It speaks for itself,<sup>20</sup> in describing what is perhaps the most sensational clothing event<sup>30</sup> we have ever staged.

Would you like to see these<sup>40</sup> woolens, and make your selection from them at the sale<sup>50</sup> price

before we announce the sale to the public? If<sup>60</sup> so, you may.

As an old and valued customer, I<sup>70</sup> extend my personal invitation to you to come in and<sup>80</sup> inspect this collection at a private preshowing. Come in this<sup>90</sup> week, as soon as you get this letter, or as<sup>100</sup> soon after as possible.

The conventions of advertising will not<sup>110</sup> permit our describing this sale with the enthusiasm which I<sup>120</sup> know is warranted. In this letter, however, I want to<sup>130</sup> assure you that never has it been our privilege to<sup>140</sup> offer bigger values than now.

Please come in, present the<sup>150</sup> enclosed card, and see for yourself what my associates and<sup>160</sup> I are so genuinely proud to offer.

Very truly yours,<sup>170</sup> (170—1.47)

### 307

Messrs. Gardiner & Company  
Seventh and Elm Streets  
Cincinnati, Ohio

Gentlemen:

We attempted to show you in our last letter<sup>10</sup> the importance of an appropriately designed letterhead, and the part<sup>20</sup> which it plays in creating the right sort of an<sup>30</sup> impression upon all who see it. Of course, the person<sup>40</sup> to whom your message is addressed is the first to<sup>50</sup> receive this impression. You do not know, however, how many<sup>60</sup> others whose good opinion you desire may see your letterhead,<sup>70</sup> and may pass judgment on it.

It is our part<sup>80</sup> to assist you to make the most

of opportunities thus<sup>90</sup> consistently afforded, and to represent you and your house as<sup>100</sup> you would be represented. Since 1850, we have<sup>110</sup> followed the policy of "Quality First," and have as yet<sup>120</sup> had no reason to question its wisdom.

Lithographed letterheads are<sup>130</sup> very popular. The enclosed specimens show some of our work<sup>140</sup> of this type. We invite you again to sign the<sup>150</sup> card, and send us one of your letterheads, so that<sup>160</sup> we may present a suggestion for your consideration.

Very truly<sup>170</sup> yours, (171—1.47)

### 308

Messrs. Waldman Brothers  
215 Collingwood Street  
San Francisco, California  
Gentlemen:

Attention of Miss Theresa Fenton

In comparing your daily<sup>10</sup> fashion book sales with those of other agencies it seems<sup>20</sup> to us that you surely ought to sell many more<sup>30</sup> fashion books than at present, especially when we consider your<sup>40</sup> pattern sales.

Now, the average you ought to maintain is<sup>50</sup> one fashion book to every dollar's worth of patterns sold.<sup>60</sup> You can accomplish this by bringing the book to the<sup>70</sup> attention of every woman visiting the department.

Please remember a<sup>80</sup> large sale of the fashion book brings you a handsome<sup>90</sup> bonus check at the end of each season; therefore it<sup>100</sup> is to your interest to sell as many copies as<sup>110</sup> possible.

We offer this bonus because we realize every

time<sup>120</sup> you sell a fashion book that book will sell some<sup>130</sup> patterns and it is, therefore, to your interest as well<sup>140</sup> as ours to get as many of these fashion books<sup>150</sup> into the hands of your customers as possible.

We shall<sup>160</sup> watch your future reports with interest and hope to see<sup>170</sup> a good substantial increase in your sales.

Yours very truly,<sup>180</sup> (180—1.47)

### 309

Mr. Frank L. Morse  
601 Ninetieth Street  
Richmond Hill, New York

Dear Sir:

Our driver was instructed to call for the<sup>10</sup> linoleum that you wish to return. We are sorry that<sup>20</sup> you have been caused so much annoyance in connection with<sup>30</sup> this transaction. Arrangements will be made to refund the amount<sup>40</sup> of \$10.68.

Although it is our<sup>50</sup> aim to undersell our competitors 6 per cent at all<sup>60</sup> times, due to the large number of stores with which<sup>70</sup> we compete, and the great variety of merchandise, we are<sup>80</sup> apt to overlook some article, even though our shopping force<sup>90</sup> is on the alert. In such instances we appreciate the<sup>100</sup> cooperation of our patrons, and we are always glad to<sup>110</sup> adjust our price and refund the difference when the matter<sup>120</sup> is called to our attention.

Our prices are subject to<sup>130</sup> change without notice, which is many times advantageous to our<sup>1</sup> customers because of our sales. This accounts

for the difference<sup>150</sup> in the price which you mentioned in your letter.

We<sup>160</sup> hope you will give us an opportunity of serving you<sup>170</sup> in the future, so that we may convince you of<sup>180</sup> our sincerity in offering the best values.

Yours very truly,<sup>190</sup> (190—1.47)

310

Mr. James Elliott  
50 First Avenue  
Evansville, Indiana

Dear Sir:

In asking you to subscribe to a new<sup>10</sup> publication we realize that what suits someone else may not<sup>20</sup> suit you. This is particularly true of our magazine *Our Times* because it is so utterly different from anything which<sup>40</sup> has hitherto been published.

So we have arranged, beginning next<sup>50</sup> week, to provide a limited number of short-term subscriptions<sup>60</sup> at \$1. We cordially invite you to avail yourself<sup>70</sup> of this opportunity to acquaint yourself with the "news-magazine<sup>80</sup> idea" upon which *Our Times* is founded.

The next twelve<sup>90</sup> issues will acquaint you with the paper, which a distinguished<sup>100</sup> American called "the greatest journalistic achievement of the century." And<sup>110</sup> if this new paper, the news-magazine, can do for<sup>120</sup> you something which has never been done for you before,<sup>130</sup> you can let the acquaintanceship ripen into a useful friendship<sup>140</sup> of permanent value.

I am enclosing a stamped postcard. Fill<sup>150</sup>

in the address at which you wish to receive *Our Times*. Do not send the dollar now, simply mail the<sup>170</sup> card at your earliest convenience. The next twelve issues of<sup>180</sup> *Our Times* will come to you beginning at once.

Yours<sup>190</sup> truly, (191—1.47)

### 311

Mr. J. C. Peckham  
 Campbell Building  
 Tampa, Florida

My dear Mr. Peckham:

I am very sorry that you<sup>10</sup> find it impossible to use the December issue of our<sup>20</sup> magazine because I think that issue is a truly good<sup>30</sup> one from a result-producing angle. However, if it is<sup>40</sup> impossible for you to get your plans so developed that<sup>50</sup> you can use the publication, we shall have to wait<sup>60</sup> until the next issue, which will be the January, 1927,<sup>70</sup> number.

I would like to see you use<sup>80</sup> our medium continuously, because I think it can be made<sup>90</sup> to prove most profitable. May I hope to hear from<sup>100</sup> you further about this matter?

Yours very truly, (108—1.48)

### 312

Messrs. Miller & Schaffer  
 439 Rhodes Avenue  
 Akron, Ohio

Gentlemen:

If you have ever had any desire to use<sup>16</sup> beautiful die-embossed stationery such as is used

by so<sup>20</sup> many successful business firms, banks, and corporations, write us today.<sup>30</sup> Dismiss the idea of prohibitive cost if you have such<sup>40</sup> an idea, and let us at least show you what<sup>50</sup> we can do. We will send you samples without any<sup>60</sup> obligation on your part.

If you will write your inquiry<sup>70</sup> about the embossed stationery promptly on receipt of this letter,<sup>80</sup> we shall send you free with our reply two small<sup>90</sup> packages of our excellent carbon paper for you to try<sup>100</sup> as a complimentary acknowledgment of your courtesy in letting us<sup>110</sup> show you what we have.

May we hear from you<sup>120</sup> by return mail?

Very truly yours, (126—1.48)

### 313

Mr. W. C. Alexander  
204 East Redwood Street  
Baltimore, Maryland

Dear Sir:

The descriptive booklet which we are sending you<sup>10</sup> with this letter will give you some idea of the<sup>20</sup> character and scope of the Modern Business Course and Service.<sup>30</sup> It will lay before you a definite plan for increasing<sup>40</sup> not only your business income, but also the pleasure you<sup>50</sup> get out of your work.

Undoubtedly you will want the<sup>60</sup> further information that only a personal interview can give. Especially,<sup>70</sup> you will want to know just how the Modern Business<sup>80</sup> Course and Service will fit into your future business plans.<sup>90</sup>

I am asking our representative, Mr. Russell,

to get in<sup>100</sup> touch with you and to give you this further information.<sup>110</sup> He is a man well qualified to discuss your business<sup>120</sup> problems with you. We feel sure you will enjoy meeting<sup>130</sup> him and he will appreciate an opportunity to be of<sup>140</sup> service.

Yours very truly, (144—1.48)

### 314

Mr. William B. Johnson  
30 East Orange Street  
Los Angeles, California

Dear Sir:

Inasmuch as your car needs painting, may we<sup>10</sup> ask that you drive to our plant and let us<sup>20</sup> give you an estimate on your job, and show you<sup>30</sup> the class of work we are turning out. Quality with<sup>40</sup> us is the first consideration. We also aim to give<sup>50</sup> service by doing the work correctly and as promptly as<sup>60</sup> possible.

In a few days we give you a most<sup>70</sup> beautiful lacquer finish at a reasonable price, with all the<sup>80</sup> small refinements, such as tire and rim painting, revarnishing of<sup>90</sup> inside trim, vacuum cleaning of upholstery, etc., carried out to<sup>100</sup> the decimal point.

We remove completely all the old paint<sup>110</sup> from the body and chassis and build up from the<sup>120</sup> bare metal and wood a durable and beautiful finish by<sup>130</sup> the application of successive coats of surfacer and lacquer, a<sup>140</sup> method which is being used by nearly all of the<sup>150</sup> automobile manufacturers, in preference to painting.

Seeing our process and<sup>160</sup> methods in operation is alone interesting enough to warrant a<sup>170</sup>

few minutes of your time. A telephone call will bring<sup>180</sup> our representative to see you and explain our work.

We<sup>190</sup> hope that we may be able to serve you.

Yours<sup>200</sup> truly, (201—1.48)

### 315.

Mr. L. J. Nolan  
225 Madison Avenue  
Memphis, Tennessee

Dear Sir:

When I say that a credit man should<sup>10</sup> exercise as much judgment in selecting his collection agency as<sup>20</sup> he does in extending credit, I speak from the heart.<sup>30</sup> This has been a preaching of mine for years. I<sup>40</sup> have addressed many credit organizations and bodies of business men<sup>50</sup> on this subject.

Hence, when I come seeking your business,<sup>60</sup> naturally I ask no favors for my organization. Before you<sup>70</sup> give us your business I want you to study the<sup>80</sup> facts in the case, as carefully as you would those<sup>90</sup> of an account seeking credit.

Inside this letter you will<sup>100</sup> find the outstanding facts of my business history—a partial<sup>110</sup> picture of our clients selected to show the diversity of<sup>120</sup> the business whose collections we handle, our terms, and information<sup>130</sup> as to our reliability.

If, after careful consideration of these<sup>140</sup> facts, you feel that you would be willing to let<sup>150</sup> us render collection service to you, we shall be glad<sup>160</sup> to offer you special terms for a few initial cases,<sup>170</sup> by way of introduction.

Let me assure you of my<sup>180</sup> personal con-

sideration of your every case, and equal care in<sup>190</sup> handling your small matters as in your larger ones.

May<sup>200</sup> we have the pleasure of serving you?

Very truly yours,<sup>210</sup> (210—1.48)

### 316

Messrs. Cornell & Company

415 Harney Street

Omaha, Nebraska

Gentlemen:

A short time ago, by request, we mailed you<sup>10</sup> our price list, which we hope has reached you. Have<sup>20</sup> you now all the information about our goods that you<sup>30</sup> desire, or can we be of further service?

When your<sup>40</sup> request for a catalogue was received we were in doubt<sup>50</sup> whether you desired it for the purpose of opening a<sup>60</sup> direct account with us, or merely for your convenience in<sup>70</sup> ordering from one of our distributors. Either way, we are<sup>80</sup> very glad to have your interest in our products.

It<sup>90</sup> is our belief that, because of our present efforts to<sup>100</sup> create a "fair margin of profit for the retailer," you<sup>110</sup> should now be doubly interested in our line. We shall<sup>120</sup> do everything possible under the existing laws to accomplish this.<sup>130</sup>

May we call your special attention to the numbers in<sup>140</sup> the catalogue which retail for \$1? While the larger<sup>150</sup> sizes are in constant demand, the four sizes mentioned are<sup>160</sup> especially choice ones to feature.

May we have your initial<sup>170</sup> order?

Yours very truly,

Manager Sales Department, (177—1.48)

Mr. Louis I. Kane  
608 Locust Street  
St. Louis, Missouri

My dear Mr. Kane:

May we have the privilege of<sup>10</sup> taking care of the luncheon of your society again this<sup>20</sup> year, as we have done in the past?

We can<sup>30</sup> again promise you guaranteed Astorbilt service and cooperation that has<sup>40</sup> so pleased the members of your organization in previous years.<sup>50</sup> We feel sure that they have always looked back with<sup>60</sup> pleasure on their gatherings here. We hope we may have<sup>70</sup> the opportunity of giving them the same excellent service again.<sup>80</sup>

The facilities of our banquet rooms, ball-rooms, and meeting rooms<sup>90</sup> are so arranged that we are able to give you<sup>100</sup> the best of attention. We shall be pleased to list<sup>110</sup> your reservation at an early date, and you or other<sup>120</sup> members of your organization are most cordially invited to stop<sup>130</sup> in and arrange details at any time.

We trust that<sup>140</sup> we may have the pleasure of hearing from you.

Yours<sup>150</sup> very truly, (152—1.48)

Mr. Arthur W. Hill  
428 South Hill Street  
Los Angeles, California

Dear Sir:

One feature about *Business Men* that makes

it<sup>10</sup> very interesting to the advertiser is its exceedingly low rate.<sup>20</sup>

A black-and-white page in *Business Men* costs only<sup>30</sup> \$550 per insertion. Considering its circulation and<sup>40</sup> its rate, the cost per page per thousand readers amounts<sup>50</sup> to only \$3.43. Without question, *Business<sup>60</sup> Men* has the lowest rate in its field.

Because of<sup>70</sup> the low cost of using the magazine and the excellent<sup>80</sup> clientele it reaches, I feel sure that you will agree<sup>90</sup> that your use of *Business Men* for your advertising will<sup>100</sup> combine results with economy.

The August issue of the publication<sup>110</sup> closes June 10. Don't you want to place your sales<sup>120</sup> message before the real buyers of the country? If so,<sup>130</sup> drop me a line reserving space in this issue or<sup>140</sup> ask me to write and tell you more about the<sup>150</sup> publication.

Yours very truly, (154—1.48)

### 319

Mr. S. J. Sherman  
220 Linder Street  
Scranton, Pennsylvania

Dear Mr. Sherman:

I learn that you have made no<sup>10</sup> deposits to your thrift account since the initial deposit, and<sup>20</sup> feel that I would not be fulfilling my duty to<sup>30</sup> you if I did not express my disappointment.

You have<sup>40</sup> manifested a desire to be different than the great mass<sup>50</sup> of people who, when they have money in their pocket,<sup>60</sup> feel the desire to spend it, no matter how or<sup>70</sup> for what purpose,

whether for something worth while or worthless,<sup>80</sup> so long as they spend it.

In this way, they<sup>90</sup> get nowhere. To be sure, they enjoy the pleasures of<sup>100</sup> today, but at the same time they are depriving themselves<sup>110</sup> of the greater pleasures of tomorrow.

You may anticipate a<sup>120</sup> vacation trip, a home, or one of many sensible luxuries,<sup>130</sup> or possibly you might consider it good policy to protect<sup>140</sup> yourself against future sickness or other indispositions, and the only<sup>150</sup> way to be prepared for them is through systematic saving.<sup>160</sup>

Why not try it for awhile, and see how much<sup>170</sup> real satisfaction comes from the realization of your growing accumulation<sup>180</sup> of a snug reserve fund.

Deposit regularly a dollar or<sup>190</sup> two, and you will be amazed to see how it<sup>200</sup> increases; then when you want to use your money for<sup>210</sup> a specific purpose it is here at your command.

I<sup>220</sup> shall be gratified, indeed, if you become one of our<sup>230</sup> regular depositors, and assure you of a very cordial welcome<sup>240</sup> every time you make a deposit.

Very cordially yours, (249—1.48)

## 320

Messrs. Harvey D. Ward & Company  
824 Canal Street

New Orleans, Louisiana  
Gentlemen:

Attention of Mr. H. D. Ward

We regret to<sup>10</sup> note your feeling toward us and our patterns.

Unfortunately, at<sup>20</sup> the time we decided upon the reduction in the price<sup>30</sup> of patterns we did so on an erroneous computation of<sup>40</sup> cost. We omitted certain items from our calculations which, when<sup>50</sup> considered, convinced us that we could not continue to produce<sup>60</sup> patterns for sale at a lower price than 45<sup>70</sup> cents without suffering a substantial loss.

It is only too<sup>80</sup> true that conditions such as you mention prevail today in<sup>90</sup> various parts of the country, and added to them is<sup>100</sup> the fact that the present styles enable a woman to<sup>110</sup> make a number of garments by the use of a<sup>120</sup> single pattern. She need only vary the trimmings to complete<sup>130</sup> a wardrobe.

All these things tend to affect the pattern<sup>140</sup> business adversely at this time, but as this business, like<sup>150</sup> many other things in life, moves in cycles, patterns are<sup>160</sup> bound to have their innings again just as has happened<sup>170</sup> many times in the past.

We have just issued some<sup>180</sup> very attractive posters which are cut out so that your<sup>190</sup> own material may be placed inside to give the effect<sup>200</sup> of a dress made of the actual goods. We have<sup>210</sup> also issued a very unusual poster of refined and attractive<sup>220</sup> style for display in the window. We are sending this<sup>230</sup> poster to you together with instructions showing just how it<sup>240</sup> is set up. These are sales helps which we feel<sup>250</sup> sure will reflect benefit upon the pattern department of your<sup>260</sup> store.

We hope that the results will cause you to<sup>270</sup> feel more kindly toward the department.

Very truly yours, (279—1.48)

321

Messrs. Parsons & Conroy  
74 Spruce Street  
Minneapolis, Minnesota

Gentlemen:

*L 20*  
*L 20*  
*or 20*

Last week we wrote you regarding information about the<sup>10</sup> cuts used in printing the Courier Bulletins, a sample of<sup>20</sup> which we enclosed with our letter.

*or*  
*or*  
*or*  
*or*

Will you please inform<sup>30</sup> us as quickly as possible what your records show regarding<sup>40</sup> these cuts. Our client is inquiring every day for this<sup>50</sup> information, and we do not like to have the matter<sup>60</sup> drag.

*or*

We thank you for your attention to this request.<sup>70</sup>

Very truly yours, (73—1.49)

322

Mr. Franklin Bowman  
2024 Wabash Avenue  
Chicago, Illinois

*or*  
*or*

Dear Sir:

We regret very much to hear of the<sup>10</sup> damage caused by the punctured can of collodion, to which<sup>20</sup> you referred in your letter of October 15. We thank<sup>30</sup> you, however, for telling us about it, as this experience<sup>40</sup> will prompt us to use greater care in future shipments.<sup>50</sup>

On October 27 we sent you by express another<sup>60</sup> can of collodion and new cartons to replace those which<sup>70</sup> were damaged.

Very truly yours, (75—1.49)

323

Mr. Norman Gardner  
415 East Bannock Street  
Boise, Idaho

Dear Sir:

Your attention is called to the fact that,<sup>10</sup> in revising the schedule bonds, the employer has fixed our<sup>20</sup> aggregate liability at an amount which does not warrant continuance<sup>30</sup> of the existing rate, which was based upon a larger<sup>40</sup> volume. Before we prepare the new schedule or bill you<sup>50</sup> at the increased rate you will doubtless wish to make<sup>60</sup> certain that the employer has considered this aspect of the<sup>70</sup> case.

We return the revised list for further amendment, in<sup>80</sup> case the employer should decide to increase the schedule volume<sup>90</sup> so that the existing rate may be maintained.

Yours truly,<sup>100</sup> (100—1.49)

324

Mr. H. C. Bennett  
402 South Walnut Street  
Muncie, Indiana

Dear Sir:

Sometime ago Mr. J. W. Foley applied to<sup>10</sup> us for a bond, and stated that you were well<sup>20</sup> acquainted with him and could inform us concerning him. We<sup>30</sup> sent you our customary printed form accordingly, afterward duplicating the<sup>40</sup> communication.

Since we have received no word from you we<sup>50</sup> fear that your knowledge of the applicant

is of such<sup>60</sup> a nature that you cannot recommend him. We hope that<sup>70</sup> you will favor us with a frank expression of your<sup>80</sup> opinion. Whatever you may say will be treated in strict<sup>90</sup> confidence; and your courtesy will be much appreciated.

Yours truly,<sup>100</sup> (100—1.49)

## 325

Messrs. Young & Stahl  
1234 West Allan Street  
Birmingham, Alabama

Gentlemen:

As you handle a complete line of office equipment,<sup>10</sup> we are taking the liberty of sending you one of<sup>20</sup> our circulars on Avondale chair pads, which describes the four<sup>30</sup> different sizes and shapes we manufacture.

For your information, Avondale<sup>40</sup> chair pads are manufactured of an all-wool brown felt<sup>50</sup>  $\frac{1}{4}$  inch thick, and are equipped with three genuine<sup>60</sup> leather straps which make them very easy to put on<sup>70</sup> the chair.

To introduce Avondale chair pads, we offer, for<sup>80</sup> a limited time only, an assortment consisting of three of<sup>90</sup> each of the sizes we manufacture, at a special price<sup>100</sup> of \$10.80 per dozen, f. o. b.<sup>110</sup> New York, terms 1 per cent, 10 days, 30 days<sup>120</sup> net.

We have a complete stock of Avondale chair pads<sup>130</sup> on hand, and are in a position to make immediate<sup>140</sup> delivery of any order with which you may favor us.<sup>150</sup>

May we enter your order?

Very truly yours, (158—1.49)

326

Mr. George A. Foote  
 302 Water Street  
 Milwaukee, Wisconsin

*cc*  
*cc*  
*cc*  
*cc*

Dear Sir:

We are engaged upon an audit of the<sup>10</sup> books and accounts of the Select Building and Loan Association,<sup>20</sup> and it appears that, on March 16, a balance of<sup>30</sup> \$4,000 was due to you on account of<sup>40</sup> prepaid stock.

*EW*  
*EW*  
*EW*  
*EW*  
*EW*  
*EW*  
*EW*  
*EW*

Will you please inform us upon the attached<sup>50</sup> blank if the amount is correct, as of the date<sup>60</sup> shown, irrespective of subsequent payments or increases of indebtedness. If<sup>70</sup> it is not, please send a detailed statement to enable<sup>80</sup> us to rectify the error.

*s 2*  
*s 2*  
*s 2*  
*s 2*

The work we are engaged<sup>90</sup> in is in behalf of the company, and is designed<sup>100</sup> for the verification of the condition of the books only.<sup>110</sup>

*2*  
*2*

Your compliance with our request will be appreciated.

Very truly<sup>120</sup> yours, (121—1.49)

327

Messrs. Hornell & Company  
 145 Irving Street  
 Boston, Massachusetts

*6*  
*6*  
*6*  
*6*  
*6*  
*6*  
*6*  
*6*

Gentlemen:

We have just received your letter of October 22,<sup>10</sup> with which you enclosed proof of the Central Audit<sup>20</sup> Company's advertisement to appear in the December issue of our<sup>30</sup> magazine.

You ask that this ad. be placed on a<sup>40</sup> right-

hand page, but we are sorry indeed to have<sup>50</sup> to inform you that the magazine is already made up<sup>60</sup> and your client has not been given a right-hand<sup>70</sup> page.

As we want to cooperate with you in every<sup>80</sup> way, we will make a notation to give your client<sup>90</sup> the desired position in the January issue. We would ask,<sup>100</sup> though, that you send us an insertion order as soon<sup>110</sup> as possible for this advertising, particularly asking for a right<sup>120</sup>-hand page.

Yours very truly, (125—1.49)

## 328

Mr. Joseph D. Ryan  
145 Clinton Avenue  
Newark, New Jersey

Dear Sir:

Some time ago you gave us your name<sup>10</sup> as one interested in becoming a member of the Theater<sup>20</sup> League.

We are now ready to allot seats for next<sup>30</sup> season. To expedite our work you may use the enclosed<sup>40</sup> form in applying for your subscription, indicating just where you<sup>50</sup> want to sit and what day of the week you<sup>60</sup> prefer to attend. If the location you have requested is<sup>70</sup> not available, we will write you exactly what is available<sup>80</sup> before banking your check.

As our former subscribers have had<sup>90</sup> until June 1 to make their renewals, and as their<sup>100</sup> options have now expired, first replies to this letter will<sup>110</sup> naturally receive the choicest of the unrenewed locations.

We very<sup>120</sup> much appreciate your interest in

the League and will be<sup>130</sup> glad to welcome you as a subscribing member for the<sup>140</sup> coming season.

Very cordially yours, (145—1.49)

329

Hon. W. E. Chilton  
Charleston, West Virginia

My dear Senator:

I need hardly tell you with what<sup>10</sup> genuine interest I read your letter of June 22.<sup>20</sup> You were indeed a true friend and a generous supporter<sup>30</sup> throughout your term in the Senate and I want to<sup>40</sup> express most warmly my sense of gratitude for your friendship<sup>50</sup> and support.

Your letter made me think very hard upon<sup>60</sup> the question whether there was any avenue open to me<sup>70</sup> through which I could express my personal interest in your<sup>80</sup> candidacy, but I am blocked by circumstances which I am<sup>90</sup> sure you will not need to have expounded to you.<sup>100</sup> Again and again this question has presented itself to me<sup>110</sup> and always I have been checked by the consciousness that<sup>120</sup> intervention of any sort on my part, even so much<sup>130</sup> as the appearance of an effort to pick and prefer<sup>140</sup> a candidate, would produce the most embarrassing impressions and be<sup>150</sup> met by justifiable resentment on the part of the constituency<sup>160</sup> concerned, which would do more harm to my friend than<sup>170</sup> my preference would do good. It is in this blind<sup>180</sup> alley that I find myself and I am sure you<sup>190</sup> will appreciate the situation with your usual intuition.

Cordially and<sup>200</sup> sincerely yours,  
WOODROW WILSON, (204—1.49)

## 330

Mr. Harold F. Smith  
75 Walton Street  
Atlanta, Georgia

Dear Sir:

Without obligating you in any way, may I<sup>10</sup> have the pleasure of placing a Winton car at your<sup>20</sup> disposal for your inspection and trial?

It is the desire<sup>30</sup> of the Winton factory to have every owner of high<sup>40</sup>-grade automobiles ride in the Winton, and I believe that<sup>50</sup> a demonstration will be worth your while whether or not<sup>60</sup> you are considering the purchase of a new car.

The<sup>70</sup> luxurious easy-riding flexibility of the Winton cannot be appreciated<sup>80</sup> unless one actually rides in the car. Will you favor<sup>90</sup> me by giving me this opportunity?

On most models we<sup>100</sup> can make immediate delivery. If you have a used car<sup>110</sup> to trade, we shall be glad to consider it.

A<sup>120</sup> new catalogue is just off the press. May we send<sup>130</sup> you a copy?

Very truly yours, (136—1.49)

## 331

Messrs. Weiler & Company  
Marion, Virginia

Gentlemen:

Is your letterhead making the impression that you desire?<sup>10</sup> Is it neat, dignified, attractive? The same thought should be<sup>20</sup> given to the style of your letterhead and to the<sup>30</sup> quality and character of the paper that has been given<sup>40</sup> to

the message that you wish to convey. This very<sup>50</sup> important factor in your business is one that you can<sup>60</sup> easily control.

The accompanying samples are stamped from steel dies,<sup>70</sup> characteristic of our work, and illustrate the point which we<sup>80</sup> mean to bring out.

Your name on the enclosed card<sup>90</sup> will not obligate you in any way, but will bring<sup>100</sup> a representative to see you at your convenience.

May we<sup>110</sup> have an opportunity to tell you more about this? Your<sup>120</sup> present stock may be sufficient, but this need not keep<sup>130</sup> you from returning the card for future consideration.

Very truly<sup>140</sup> yours, (141—1.49)

### 332

Mr. Theodore A. Crane  
1365 East Thirteenth Street  
Brooklyn, New York

My dear Mr. Crane:

The annual appeal of the Salvation<sup>10</sup> Army is now being made in Brooklyn. The purpose of<sup>20</sup> the money asked for is to provide suitable working capital<sup>30</sup> for those institutions the Army maintains in our borough.

Regardless<sup>40</sup> of your loyalty to other charities, you are urged to<sup>50</sup> contribute liberally to this organization, which requires neither introduction nor<sup>60</sup> apology. They must have funds to function properly, and your<sup>70</sup> support is most essential for the achievement of their working<sup>80</sup> budget.

I feel that you approve of the Army's efforts,<sup>90</sup> that you do want to help them in caring for<sup>100</sup> the less fortunate, and that you will take pride in<sup>110</sup>

seeing our quota reached. Hence, I am asking you to<sup>120</sup> fill out the enclosed card, attach as large a check<sup>130</sup> as possible, and mail it as soon as you can<sup>140</sup> do so.

Cordially yours, (144—1.49)

333

Mr. John McArthur  
Elmdale, Illinois

In Re: New Restaurant, Elmdale, Illinois  
Dear Sir:

If there<sup>10</sup> is any organization qualified to act as your adviser and<sup>20</sup> friend that organization is surely Alfred Dick & Company. Our<sup>30</sup> policy of the best service and the finest quality of<sup>40</sup> merchandise for the most reasonable price places us in a<sup>50</sup> position where we believe we deserve your business.

Our organization<sup>60</sup> could not exist on new installations only. We know that<sup>70</sup> china will break, linens will wear out, and equipment become<sup>80</sup> inadequate. We also know that if the china we supply<sup>90</sup> you is better, if our linens last longer, and if<sup>100</sup> our equipment is designed with your future needs, as well<sup>110</sup> as your present ones, in mind, then, when the matters<sup>120</sup> of replacement and supplies come up, you will naturally consult<sup>130</sup> that "old friend" of yours, Alfred Dick & Company.

In<sup>140</sup> other words, our business demands that we aid you in<sup>150</sup> every way possible to make a success of your venture.<sup>160</sup> We have the resources, the experience, and a sincere desire<sup>170</sup> to do so. Our representative is anxious to confer with<sup>180</sup>

you while he is in your territory. Of course, this<sup>190</sup> service will not place you under any obligation.

Advise us<sup>200</sup> how your proposition is progressing. We shall look for your<sup>210</sup> reply with the greatest of interest.

Yours very truly, (219—1.49)

334

Dr. Henry E. Hein

## James Monroe High School

Bronx, New York City

Dear Sir:

In order to give the students who yearly<sup>10</sup> visit the Business Show an opportunity to take a test<sup>20</sup> that will be of value to them in showing them<sup>30</sup> their proficiency in stenography and type-writing and also to give<sup>40</sup> their visit to the Business Show an added interest, *The<sup>50</sup> News-Tribune* will conduct a Stenographers' Drill Contest. The plan<sup>60</sup> is briefly outlined on the attached sheet.

Won't you please<sup>70</sup> pass both this letter and the additional information to the<sup>80</sup> head of your stenography and typewriting departments?

*The News-Tribune*<sup>90</sup> has tickets available for admission to the Business Show. If<sup>100</sup> you will write to Department G we shall be glad<sup>110</sup> to send you the number of tickets you require, and<sup>120</sup> if at the same time you can tell us how<sup>130</sup> many of your students expect to compete in the contest<sup>140</sup> it will be helpful to us. The number of contestants<sup>150</sup> in no way limits the number of admission tickets which<sup>160</sup> you require.

Very truly yours, (165—1.49)

## 335

Mr. R. E. Rice  
610 Drake Street  
Denver, Colorado

Dear Mr. Rice:

In the majority of cases our customers<sup>10</sup> pay us promptly. When they do not it is usually<sup>20</sup> a matter of having overlooked or forgotten it.

We are<sup>30</sup> sure this friendly little reminder will be accepted in the<sup>40</sup> same spirit in which we are sending it and that<sup>50</sup> remittance will be forwarded promptly.

Thank you.

Yours truly, (59—1.50)

## 336

Star Business College .

Wilmington, Delaware

Gentlemen:

One of your circulars describing your Secretarial Training Course<sup>10</sup> has recently come to my attention through a young lady<sup>20</sup> connected with the company in which I am employed. I<sup>30</sup> note that the course is divided into two parts of<sup>40</sup> fifteen lectures each.

I have had in mind taking a<sup>50</sup> course of this kind but one that did not cover<sup>60</sup> such a long period and one that was more intensive<sup>70</sup> in training. I am informed, however, that the second semester<sup>80</sup> commences very shortly and would appreciate your informing me whether<sup>90</sup> I could attend the second half.

I might say that<sup>100</sup> I have had five year's

*now*  
experience in the business world<sup>110</sup> and have graduated from a public high school.

Very truly<sup>120</sup> yours, (121—1.50)

337

*Cres*  
Messrs. Floyd & Elliott  
338 Fulton Street  
Brooklyn, New York

Gentlemen:

*VJ*  
*—*  
We have just heard from Mr. Carpenter, of our<sup>10</sup> Brooklyn office, that he had been to see you regarding<sup>20</sup> our metals.

*J —*  
*28 3*  
*E*  
This letter, therefore, is merely to thank you<sup>30</sup> for the courtesies and consideration shown him when at your<sup>40</sup> office, and to remind you of our willingness to assist<sup>50</sup> in any problems you may have in which metals such<sup>60</sup> as we manufacture are to be considered.

Yours very truly,<sup>70</sup> (70—1.50)

338

*3/6*  
Mr. Henry J. Bingham  
206 New York Avenue  
Washington, D. C.

Dear Sir:

*7*  
*23*  
*E 6 11*  
Your order for 10 packages soap; invoice value<sup>10</sup> \$54.60; C. O. D. \$25.<sup>20</sup>

*4*  
*22*  
*✓*  
The above order has been shipped from our warehouse and<sup>30</sup> will probably reach your local freight station within three days.<sup>40</sup> Our truck-man will make delivery to you just as soon<sup>50</sup> as the shipment arrives.

We appreciate this order and are<sup>60</sup> taking the

liberty of notifying you in advance of the<sup>70</sup> amount of the invoice and the amount payable on delivery<sup>80</sup> of the goods so that it will not inconvenience you<sup>90</sup> to pay the driver when he calls.

The balance of<sup>100</sup> the invoice is payable on our regular terms.

Yours very<sup>110</sup> truly, (111—1.50)

339

Mr. S. M. Hyatt  
362 Locust Street  
Philadelphia, Pennsylvania

Dear Sir:

Your cordial letter of December 21, regarding<sup>10</sup> merchandise totaling \$93.50 charged to your<sup>20</sup> account in September, is much appreciated.

On reviewing our records<sup>30</sup> we find that the ten neckties, six collars, and two<sup>40</sup> ready-made dress shirts, totaling \$83, charged on<sup>50</sup> September 15, were purchased by Mr. J. R. Hyatt and<sup>60</sup> delivered to him at the Franklin Hotel. He instructed us<sup>70</sup> to charge the merchandise to your account.

The purchase of<sup>80</sup> September 10 of one ready-made shirt and one collar<sup>90</sup> was delivered at the time in our shop to the<sup>100</sup> gentleman who bought the goods. Our records would indicate this<sup>110</sup> was you, although undoubtedly, after reading your letter, we are<sup>120</sup> of the opinion this purchase was also made by your<sup>130</sup> brother.

It was very kind of you to write him.<sup>140</sup> We are sure he will promptly assure you our bill<sup>150</sup> is correct. We shall appreciate receiving your remittance soon after<sup>160</sup> the first of the year.

Yours very truly, (168—1.50)

340

Mr. Fred L. Bradley  
 509 East Second Street  
 Salt Lake City, Utah

*2020*  
 Dear Sir:

*7*  
 November 2 invoice ..... \$143.00<sup>10</sup>

*6 C*  
 December 22 remittance..... 140.50<sup>20</sup>

*7 -*  
 Freight charges paid by you.. 2.50

*7 -*  
 Thank<sup>30</sup> you for your recent remittance,  
 which we have placed to<sup>40</sup> your credit as above.

*20*  
*722*  
*ELA*  
 The railroad has evidently made a<sup>50</sup> mistake  
 in collecting from you, as we prepay freight  
 charges<sup>60</sup> on all of our shipments. We are sorry  
 to trouble<sup>70</sup> you further in the matter, but if  
 you will forward<sup>80</sup> us the freight bill signed by the  
 railroad agent we<sup>90</sup> shall be able to balance your  
 account and collect this<sup>100</sup> duplicate payment  
 from the railroad.

*2*  
 We are enclosing a stamped<sup>110</sup> addressed  
 envelope and shall appreciate your help.

*Yours very truly,*<sup>120</sup> (120—1.50)

341

Mr. Russell J. Watson  
 39 Haines Street  
 Nashua, New Hampshire

*L -*  
 Dear Sir:

*3*  
 We are pleased to receive your request for<sup>10</sup>  
 Health Service No. 2.

*PB TS*  
 The Life Service Institute will send<sup>20</sup> you a  
 questionnaire and a container. We urge you  
 to<sup>30</sup> follow at once the directions given by the  
 Institute. You<sup>40</sup> will then receive a letter of

practical advice from the<sup>50</sup> headquarters of the Institute with "Keep Well" leaflets and such<sup>60</sup> other publications as may fit your case, and a quarterly<sup>70</sup> health magazine for one year. By taking the Health Service<sup>80</sup> the standing of your policy is, of course, in no<sup>90</sup> way affected.

We extend this service to you free of<sup>100</sup> charge for your benefit in the hope that you will<sup>110</sup> take full advantage of it. If you find the service<sup>120</sup> helpful, we shall be glad to have you tell your<sup>130</sup> friends about it. If there is any feature that in<sup>140</sup> your opinion can be bettered, kindly let us know.

A<sup>150</sup> goodly number of our policyholders have been greatly benefited by<sup>160</sup> the Health Services, and the company is offering you the<sup>170</sup> best that is to be had along these lines.

Yours<sup>180</sup> very truly, (182—1.50)

### 342

Mr. J. C. Harwood  
45 Lawson Street  
Detroit, Michigan

My dear Mr. Harwood:

We note that you have not<sup>10</sup> yet taken advantage of the credit privilege that we extended<sup>20</sup> you in our previous letter. The fact that we are<sup>30</sup> again addressing you proves that we appreciate and desire your<sup>40</sup> valued patronage.

You will find that purchasing on easy payments<sup>50</sup> is the convenient way, the efficient way, the business-like<sup>60</sup> way for those who, like yourself, wish to be well<sup>70</sup> dressed at a modest outlay.

Our store is one flight<sup>80</sup> up, where rentals are down; no expensive fixtures or elaborate<sup>90</sup> show

windows to increase the overhead; nothing but value offerings<sup>100</sup> of the very highest at prices that are the very<sup>110</sup> lowest.

This month we are offering Rochester, G. G. G.,<sup>120</sup> and other branded style creations of America's leading manufacturers. The<sup>130</sup> spring suit or topcoat that you prefer is here, in<sup>140</sup> your favorite fabric, pattern, and color. Our remarkably complete assortment<sup>150</sup> makes it easy for us to suit any type and<sup>160</sup> any figure. Prices range from \$30. Terms as low<sup>170</sup> as \$2 per week.

Come in and look over<sup>180</sup> our array of spring apparel values. Prices tell their own<sup>190</sup> story of economy and savings. We'll leave the rest to<sup>200</sup> your buying judgment. When may we expect you?

Yours very<sup>210</sup> truly, (211—1.50)

### 343

Dr. James H. Ferns  
35 Rose Street

Elizabeth, New Jersey

My dear Dr. Ferns:

Modern youth admits that the education<sup>10</sup> of its parents is a long, slow process. And we<sup>20</sup> agree that it takes a long time to educate many<sup>30</sup> parents to the point of choosing a summer camp early<sup>40</sup> in the year. But each season more and more wise<sup>50</sup> fathers and mothers write for camp information and consult the<sup>60</sup> magazine directories in December, January, and February.

These forehanded parents,<sup>70</sup> while fewer in number than the later prospects, are more<sup>80</sup> carefully and deliberately selecting just the right camp for each<sup>90</sup> boy and girl. So the directors

who wish their camps<sup>100</sup> to have the serious consideration of these parents and who<sup>110</sup> prefer to have camp enrollment lists closed early, will not<sup>120</sup> fail to place an announcement in the February *Cosmopolis*.

This<sup>130</sup> issue is on sale January 10, when holidays are over,<sup>140</sup> schools reopened, and there is a breathing space to turn<sup>150</sup> to summer plans. It goes into 1,588,000<sup>160</sup> and more homes. Be sure that your<sup>170</sup> order and copy for this number reach us by November<sup>180</sup> 27, and note again that the four-time camp<sup>190</sup> rate corresponds to the six-time rate listed on the<sup>200</sup> enclosed order blank. Your order for February through May, on<sup>210</sup> that basis, would include the early and important camp months.<sup>220</sup>

Yours truly, (222—1.50)

### 344

Mr. Elliott A. Bates  
24 Beech Street  
Akron, Ohio

Dear Sir:

When we need legal counsel we go to<sup>10</sup> a lawyer—when we need medical diagnosis we seek a<sup>20</sup> capable doctor—and so throughout the world people are constantly<sup>30</sup> endeavoring to procure the best mind possible to pass on<sup>40</sup> their particular requirements.

It is with this thought in mind<sup>50</sup> that we place ourselves at your disposal for the proper<sup>60</sup> distribution of your clients' surplus funds.

As the first and<sup>70</sup> oldest real estate agent in this country, a span of<sup>80</sup> fifty-nine years with

safety and satisfaction to every investor,<sup>90</sup> we have confidence in our ability to satisfy the most<sup>100</sup> exacting demands in the investment world.

Harrington 7 per cent<sup>110</sup> first mortgage bonds, the normal income tax of 4 per<sup>120</sup> cent paid at the source by the borrower, represents, with<sup>130</sup> their splendid margin of safety over the mortgage, the very<sup>140</sup> best procurable.

You may have, if you wish, the guarantee<sup>150</sup> of one of the largest and strongest insurance companies in<sup>160</sup> the world against loss of either principal or interest during<sup>170</sup> the life of any Harrington bond. As this insurance premium<sup>180</sup> is  $\frac{1}{2}$  per cent, the net yield is brought<sup>190</sup> down to  $6\frac{1}{2}$  per cent guaranteed. Of<sup>200</sup> course a client might prefer the bond unguaranteed; in this<sup>210</sup> case the net yield is 7 per cent.

Please feel<sup>220</sup> free to call on us for information.

Very truly, (229—1.50)

### 345

Mr. Spencer Driggs  
542 St. Clair Avenue  
Cleveland, Ohio

Dear Sir:

This sample packet is sent you in accordance<sup>10</sup> with our prize contest agreement. Awards will be made as<sup>20</sup> soon after the termination date as possible; those who are<sup>30</sup> adjudged the winners will be notified and arrangements made for<sup>40</sup> the stamping of the paper and delivery of the box.<sup>50</sup>

We have received hundreds of letters and many of them<sup>60</sup> are decidedly interesting and contain many forceful arguments as to<sup>70</sup> why Old Campfire is used.

Almost invariably those who use<sup>80</sup> Old Campfire took the attitude that those who use quality<sup>90</sup> stationery do so because of their own good taste, desire<sup>100</sup> for that which is worth while, and the personal satisfaction<sup>110</sup> the possession of quality stationery gives them. Many of these<sup>120</sup> frankly admit that stationery the quality of Old Campfire must<sup>130</sup> naturally make a most favorable impression upon the recipient, but<sup>140</sup> that is not the thought that prompts their purchase.

It<sup>150</sup> would seem from your own letter you are not a<sup>160</sup> user of Old Campfire. From the excellent reasons you advance<sup>170</sup> for the use of high-grade stationery we know you<sup>180</sup> will appreciate the quality as evidenced by the sample enclosed<sup>190</sup> and trust you will find a size that will please<sup>200</sup> you.

We prefer, of course, to have your local dealer<sup>210</sup> serve you, but if he cannot, tell us the size<sup>220</sup> desired and we will tell you the price and take<sup>230</sup> pleasure in filling your order.

Yours very truly, (238—1.50)

### 346

Mr. Louis B. Berk  
123 West Eleventh Street  
New York, New York

Dear Sir:

*Eas? es? i? s? L? w? o?*

You probably are more or less familiar with<sup>10</sup> the *Scientific Alumnus*. College men have been writing for it<sup>20</sup> and reading it for the last eighty years and every<sup>30</sup> little while one writes in to tell me how much<sup>40</sup> he enjoys it. It seems to be a sort of<sup>50</sup> painless post-graduate course to keep

him up to date<sup>60</sup> on what is being accomplished in science and industry.

If<sup>70</sup> you haven't seen it lately, you'll be surprised at the<sup>80</sup> evolution it has undergone. It's bigger, brighter, and more interesting<sup>90</sup> than it used to be, and at the same time<sup>100</sup> it is even more heartily indorsed by leading scientists. They<sup>110</sup> recognize it as the one authoritative magazine in the country<sup>120</sup> to keep laymen posted on what scientists and leaders in<sup>130</sup> industry are doing.

Recently we moved into a new building,<sup>140</sup> in Fortieth Street, just across the street from the Public<sup>150</sup> Library, right in the heart of this great city of<sup>160</sup> ours that you and I look on as the intellectual<sup>170</sup> and industrial center of the world. By way of celebrating,<sup>180</sup> we are making a special subscription offer to alumni of<sup>190</sup> New York's most representative institution, the City College.

The regular<sup>200</sup> price, you know, is \$4 a year. Just because<sup>210</sup> you are a City College man, however, you may have<sup>220</sup> the *Scientific Alumnus* for the next six months for only<sup>230</sup> \$1.50; or for a whole year for<sup>240</sup> only \$2.50.

Want it?

Cordially, (248—1.50)

347

Mr. Alfred S. Bryan

20 Pearl Street

Garden City, Virginia

Dear Sir:

Thank you for your request for a sample<sup>10</sup> copy of *American Homes and Gardens*. One is being sent<sup>20</sup> to you under separate cover.

In each number are many<sup>30</sup> interesting and

helpful articles about flowers, gardening, lawn building, interior<sup>40</sup> and exterior home decoration, methods of canning and preserving, etc.<sup>50</sup> Please read the enclosed booklet for a more complete description.<sup>60</sup>

Every member of your family will enjoy and be benefited<sup>70</sup> by *American Homes and Gardens*, and when you subscribe you<sup>80</sup> automatically become a member of our Subscribers' Information Bureau. As<sup>90</sup> a member of this bureau you are entitled to any<sup>100</sup> information that we can give you, without charge.

If you<sup>110</sup> subscribe now, this splendid magazine will cost you less than<sup>120</sup> 3 cents per month, for the next three years. This<sup>130</sup> is probably about one-third of what you expected to<sup>140</sup> pay. Let's start your subscription with the next number. Enclosed<sup>150</sup> is a convenient order blank. Send it to me now<sup>160</sup> with money order, bank draft, your personal check, or a<sup>170</sup> \$1 bill. If you prefer to subscribe for one<sup>180</sup> year only, send 35 cents.

You will get *American<sup>190</sup> Homes and Gardens* and our special service for the full<sup>200</sup> term of your subscription. As convincing evidence of my own<sup>210</sup> belief that you will be pleased, we agree to return<sup>220</sup> your money any time you say you are not satisfied.<sup>230</sup>

Yours very truly, (233—1.50)

348

Messrs. Rubin, Stern Company

212 South Division Street

Grand Rapids, Michigan

Gentlemen:

We are anxious to cooperate with you in pro-

moting<sup>10</sup> the best possible credit relationship between you and the houses<sup>20</sup> from which you make your purchases.

We are sure that<sup>30</sup> you will be glad to assist us in this purpose<sup>40</sup> by sending us a list of the houses with which<sup>50</sup> you deal, giving us the privilege of referring to as<sup>60</sup> many as may be necessary.

Your compliance with this request<sup>70</sup> will avoid the necessity of making a general inquiry among<sup>80</sup> our members.

The form on the back of this letter<sup>90</sup> is provided for the purpose.

Very truly yours, (98—1.51)

349

Mr. Louis I. Bolt  
100 West Thirty-Second Street  
New York, New York

Dear Sir:

Your letter of November 14 has been referred<sup>10</sup> to me for reply. I am very glad indeed to<sup>20</sup> forward a number of back copies of *Business Men* in<sup>30</sup> order to permit you to familiarize yourself with that publication<sup>40</sup> for your particular purpose.

I note that you will not<sup>50</sup> be prepared to discuss your advertising campaign until the middle<sup>60</sup> of December and that you prefer that I do not<sup>70</sup> call before that time. Might I not suggest, though, that,<sup>80</sup> after having looked over the copies of *Business Men* I<sup>90</sup> am sending you, it might be a good idea to<sup>100</sup> give me ten or fifteen minutes to tell you a<sup>110</sup> little something about the publica-

tion as an advertising medium. If<sup>120</sup> so, I shall  
gladly call at your convenience or, if<sup>130</sup> you prefer,  
wait until about December 15.

May I not<sup>140</sup> hear from you?

Yours very truly, (146—1.51)

### 350

Mr. Albert Wynn  
236 State Street  
Albany, New York

My dear Mr. Wynn:

The attached memorandum will tell you<sup>10</sup> just how your policy may again be placed in force<sup>20</sup> with a very small cash outlay on your part.

The<sup>30</sup> loan which will make this possible will place you under<sup>40</sup> no serious obligation. The loan would be granted solely against<sup>50</sup> the policy as security and need not be repaid on<sup>60</sup> any specified date. It may remain outstanding as long as<sup>70</sup> premium and interest payments are met, though you have the<sup>80</sup> further privilege of repaying the loan at any time in<sup>90</sup> full or in part, at your convenience.

Will you please<sup>100</sup> send us the medical certificate at the earliest possible moment.<sup>110</sup> Upon approval of the medical certificate the loan papers with<sup>120</sup> instructions will be furnished. We offer to pay the medical<sup>130</sup> certificate fee.

Please act promptly in this matter so that<sup>140</sup> the reinstatement may be completed and this policy may be<sup>150</sup> again placed in force, with its value to you increasing<sup>160</sup> from year to year.

Yours truly, (166—1.51)

351

Mr. Thomas J. Lewis  
 36 Garden Street  
 Newark, New Jersey

Dear Shareholder:

Mortgage Assets—\$1,500,000.<sup>10</sup>

The steady and constant growth of our association, as exemplified<sup>20</sup> by the above figure, is dependent not only on the<sup>30</sup> efforts exerted by its officers and directors, but also on<sup>40</sup> the number of shares in force.

The seventieth series opens<sup>50</sup> on Monday, July 26, 1927. We<sup>60</sup> call upon all shareholders to do their best in obtaining<sup>70</sup> shares. Subscribe to as many as you are able; then<sup>80</sup> pass the enclosed blanks to your friends. Have them take<sup>90</sup> out shares.

An increase in our shares means a proportionate<sup>100</sup> increase in our loaning capacity, with the consequent result of<sup>110</sup> greater and larger profits to all shareholders.

Let every shareholder<sup>120</sup> bring at least one new subscriber and he will have<sup>130</sup> done a duty which he owes to himself.

Save now;<sup>140</sup> and smile later.

Cordially yours, (145—1.51)

352

Mr. Albert L. Clothier  
 386 West Eighth Street  
 New York, New York

Dear Sir:

In making arrangements for your annual

vacation please<sup>10</sup> bear in mind that every branch of the Money Exchange<sup>20</sup> Bank is able to provide you with travelers' checks or<sup>30</sup> a travelers' letter of credit.

Every branch of the bank<sup>40</sup> has on hand for immediate sale American Express Company travelers'<sup>50</sup> checks and American Bankers Association travelers' checks at prices more<sup>60</sup> reasonable than you will pay anywhere else.

The travelers' letter<sup>70</sup> of credit issued by the Money Exchange Bank, which you<sup>80</sup> can obtain at any one of its branches, is well<sup>90</sup> known all over the world because of an exceptionally large<sup>100</sup> and carefully selected list of correspondents. A great many of<sup>110</sup> these letters of credit are issued by the bank each<sup>120</sup> year.

If you have to send money abroad to any<sup>130</sup> country, this can be done at reasonable rates through any<sup>140</sup> branch of the Money Exchange Bank, without delay, either by<sup>150</sup> draft, cable, or letter.

So if you contemplate traveling this<sup>160</sup> summer or wish to send money abroad, a call at<sup>170</sup> the most convenient branch of the Money Exchange Bank will<sup>180</sup> insure you excellent service.

Very truly yours, (187—1.51)

353

Mr. H. B. Heath  
1592 Lyndale Avenue  
Memphis, Tennessee

Dear Sir:

At this time careful investors are considering and<sup>10</sup> making decisions for the safe investment of

their funds soon<sup>20</sup> available. The current edition of the Greenwood Investment Guide, which<sup>30</sup> ushers in our seventy-second year of successful investment experience<sup>40</sup> and faithful service to thousands of investors, will be of<sup>50</sup> great value to you.

You will find in the Guide<sup>60</sup> great diversification not only in security, but also in location.<sup>70</sup> Pages 6 to 12 describe briefly the exceptionally attractive bond<sup>80</sup> issues offered at this time with the full recommendation of<sup>90</sup> the oldest real estate bond house—founded 1855.<sup>100</sup>

As high as 6½ per cent interest<sup>110</sup> return may not long be obtainable combined with greatest safety.<sup>120</sup> The tendency is towards lower interest rates, where first mortgage<sup>130</sup> bonds are secured by property in the choicest location of<sup>140</sup> the larger cities—like those described in the Investment Guide.<sup>150</sup> Greenwood bonds, with their unequaled record of seventy-two years<sup>160</sup> proven safety to investors, are more and more in demand<sup>170</sup> by thrifty people everywhere. Every dollar of principal and interest<sup>180</sup> has always been paid to bondholders promptly when due.

The<sup>190</sup> other articles in the Guide will interest you because of<sup>200</sup> the additional helpful information regarding the safeguards employed by this<sup>210</sup> house, and the complete service facilities which are offered to<sup>220</sup> all of our patrons. We want to call your attention<sup>230</sup> to the article regarding business conditions and trends for the<sup>240</sup> year 1927 on page 1.

An unprecedented<sup>250</sup> demand for the conservative offerings described in the Guide is<sup>260</sup>

expected. So that you may secure the bonds you wish,<sup>270</sup> we are enclosing a reservation order blank for your convenience<sup>280</sup> in telling us of your requirements. Reservations can be made<sup>290</sup> now for immediate or future delivery. We suggest that you<sup>300</sup> indicate your second choice of issue when filling out the<sup>310</sup> blank.

Yours very truly, (314—1.51)

### 354

Mr. J. L. Ryan  
125 Fulton Street  
Minneapolis, Minnesota

Dear Sir:

It is a curious thing that men and<sup>10</sup> women who would never think of naming an individual as<sup>20</sup> their bank do not hesitate to appoint one as the<sup>30</sup> executor and trustee of their wills.

They would ridicule anyone<sup>40</sup> who suggested the idea of an individual acting as their<sup>50</sup> bank. Immediately they would say that he could not do<sup>60</sup> the work; that he might succumb to temptation; that he<sup>70</sup> might "disappear"; that he might be away on a trip<sup>80</sup> or a vacation when he was wanted most; that he<sup>90</sup> might be sick when his services were badly needed; that<sup>100</sup> he might die.

And yet, in any of these cases,<sup>110</sup> those who appointed them would be on hand to take<sup>120</sup> charge of matters. In the case of an executor, however,<sup>130</sup> those who appoint an individual cannot be on hand after<sup>140</sup> he takes charge. With all these objections to having an<sup>150</sup> individual as a bank, stronger in the case of an<sup>160</sup> executor, there is the additional reason that the one who<sup>170</sup>

appoints him cannot be at his elbow to guide him<sup>180</sup> or, if events make it necessary or wise, to watch<sup>190</sup> him.

If you, in your sound business judgment, would rather<sup>200</sup> have a responsible financial institution than an individual handle your<sup>210</sup> financial affairs, isn't it the part of wisdom, for much<sup>220</sup> the same reasons, to appoint an experienced trust company as<sup>230</sup> your executor and trustee?

We shall be glad to discuss<sup>240</sup> the subject and hope you will give us an opportunity<sup>250</sup> to do so.

Very truly yours, (256—1.51)

### 355

T. G. Mercer Company

Saranac, Michigan

Gentlemen:

Your initial Fashion Review pattern stock was shipped on<sup>10</sup> November 30 via the Baltimore & Ohio Railroad. We hope<sup>20</sup> it will reach you promptly, in good condition.

We are<sup>30</sup> sorry there should have been this slight delay, but feel<sup>40</sup> sure you will understand when we explain that the volume<sup>50</sup> of orders has been so great these past several months<sup>60</sup> that, despite an additional working force, we have been unable<sup>70</sup> to ship the stocks as promptly as we wished. The<sup>80</sup> orders are filled in rotation, and yours received prompt attention.<sup>90</sup>

Please be assured of our willingness to help you in<sup>100</sup> any reasonable manner in the development of your Fashion Review<sup>110</sup> pattern department, so do not hesitate to write us if<sup>120</sup> we can

be of service. Your suggestions will be given<sup>130</sup>  
careful thought.

Kind wishes for your success.

Very truly yours,<sup>140</sup> (140—1.52)

356

American Mutual Liability Insurance Company  
142 Berkeley Street  
Boston, Massachusetts

Gentlemen:

Attention of Mr. C. E. Hodges

We want you<sup>10</sup> to know how well pleased we are with the service<sup>20</sup> your company has rendered us.

We, of course, deal through<sup>30</sup> your Chicago office and are particularly pleased with their promptness<sup>40</sup> in handling all matters referred to them, and their fairness<sup>50</sup> in making all adjustments.

Your company has handled our business<sup>60</sup> for several years to our entire satisfaction.

Yours very truly,<sup>70</sup> (70—1.52)

357

Mr. Paul K. Burton  
715 Georgia Savings Bank Building  
Atlanta, Georgia

Dear Sir:

As surety on the bond described below we<sup>10</sup> desire information regarding the contract. Will you kindly let us<sup>20</sup> have the data indicated.

You will understand, of course, that<sup>30</sup> your kind compliance with this request will in no way<sup>40</sup>

affect our liability or impair your rights under our bond.<sup>50</sup>

We request the information, not for any special reason concerned<sup>60</sup> with your case, but only in accordance with our practice<sup>70</sup> to ascertain from time to time the progress of all<sup>80</sup> work in connection with which we have issued contract bonds.<sup>90</sup>

Yours truly, (92—1.52)

358

Mr. N. W. Keane  
720 Oley Street  
Reading, Pennsylvania

Dear Sir:

Thank you very much for your letter of<sup>10</sup> October 7 enclosing signed order for advertising for 1927.<sup>20</sup> I note the new copy which you attach<sup>30</sup> and have instructed my home office to have the advertisement<sup>40</sup> set up as shown, and proof forwarded to you.

I<sup>50</sup> most certainly appreciate the business you are giving me and<sup>60</sup> sincerely trust that it proves most profitable for yourself.

Yours<sup>70</sup> very truly, (72—1.52)

359

Mr. Paul S. Kammerman  
1320 Valley Spring Avenue  
Albany, New York

My dear Mr. Kammerman:

The end of the summer season<sup>10</sup> is approaching and we wish to let you know how<sup>20</sup> very much

we appreciate the business with which you have<sup>30</sup> been good enough to favor us.

We hope that our<sup>40</sup> service has in every way been satisfactory to you. If<sup>50</sup> not, we wish that you would give us your frank<sup>60</sup> criticism, thereby helping us to improve in handling subsequent orders,<sup>70</sup> particularly next year.

We hope that our best wishes, extended<sup>80</sup> at the beginning of the summer, for a successful season,<sup>90</sup> have materialized.

Yours truly, (94—1.52)

360

Mr. Elmer E. Lacey  
415 Iris Street  
West Palm Beach, Florida

Dear Sir:

We have addressed to you several communications regarding<sup>10</sup> your account, but to date have not received settlement.

It<sup>20</sup> is only natural that we should expect payment in accordance<sup>30</sup> with our terms, or at least within a reasonable period.<sup>40</sup>

It is our policy to cooperate with our friends to<sup>50</sup> every reasonable extent, but when our correspondence is not answered<sup>60</sup> we are left to draw conclusions which, while they may<sup>70</sup> not be fair to you, leave us but one alternative.<sup>80</sup>

Having made a conscientious effort to collect our account direct,<sup>90</sup> we hope you will realize that if we are not<sup>100</sup> in receipt of your remittance by return mail we shall<sup>110</sup> be unable to avoid the unpleasantness of having the account<sup>120</sup> placed in the hands of our attorney.

We are sure<sup>130</sup> you will appreciate that this position has been forced upon<sup>140</sup> us.

Yours very truly, (144—1.52)

**361**

Mr. George G. Wise  
160 Oak Grove Avenue

Hasbrouck Heights, New Jersey

My dear Mr. Wise:

It happens very often that a<sup>10</sup> stock subscriber, after learning more about your Guardian System Company<sup>20</sup> in New York City, asks to become a regular member<sup>30</sup> of our co-working forces. Surely we are pleased to give<sup>40</sup> each applicant careful consideration, but not in every case can<sup>50</sup> we pass favorably upon the employment application.

Only a definite<sup>60</sup> number of service men may be employed in our organization<sup>70</sup> at a given time. We aim to build our forces<sup>80</sup> only as fast as we can take care of the<sup>90</sup> expansion.

It would be an excellent experience for you to<sup>100</sup> accompany your representative on several calls, and see the splendid<sup>110</sup> efforts he shows in presenting the facts about your business.<sup>120</sup>

A Guardian System sales training has taught hundreds of men<sup>130</sup> and women how to conduct a successful business better, even<sup>140</sup> though they did not make Guardian System service their life<sup>150</sup> work.

It will always be our desire to assist you<sup>160</sup> to build a bigger and stronger foundation for your personal<sup>170</sup> business career.

Very truly yours, (175—1.52)

362

Mr. L. S. Rawlins  
840 Cookman Avenue  
Asbury Park, New Jersey

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Dear Sir:

We are enclosing your certificate of membership and<sup>10</sup> are pleased to say you are now soundly insured with<sup>20</sup> the largest and greatest mutual accident insurance company in the<sup>30</sup> world.

A great many of our members have been with<sup>40</sup> us since our organization started forty-three years ago. These<sup>50</sup> men are loudest in their praise and admiration for the<sup>60</sup> Seneca. So you, in time, will learn to appreciate the<sup>70</sup> protection you are enjoying each day and in years to<sup>80</sup> come will consider your Seneca policy one of your best<sup>90</sup> investments.

In regard to payments, we operate upon an assessment<sup>100</sup> system and assessments are levied only according to the Association's<sup>110</sup> requirements. The entrance fee which accompanied your application also covers<sup>120</sup> the assessment which is now in the course of collection.<sup>130</sup> You will receive due notice of the next one when<sup>140</sup> issued and will be allowed the usual forty-five days<sup>150</sup> to make your payment.

With a mutual organization such as<sup>160</sup> ours, we depend almost entirely upon the good will and<sup>170</sup> cooperation of our members for our growth and progress. It<sup>180</sup> has always been our custom to present a member, introducing<sup>190</sup> a new member, with his choice of an emblem button,<sup>200</sup> pin, grip tag, watch fob, card case, or key tag<sup>210</sup> and chain. We are sure you have at least one<sup>220</sup>

friend whom you would like to propose for membership, so<sup>230</sup> we are enclosing an application blank.

We thank you for<sup>240</sup> favoring us with your application and we look forward to<sup>250</sup> receiving a new member with your indorsement.

Yours very truly,<sup>260</sup> (260—1.52)

363

Mr. John W. Hood  
45 Searle Building  
Rochester, New York

Dear Sir:

Once more we come to the stopping point<sup>10</sup> of an old year, to look with pleasure at the<sup>20</sup> New Year ahead, and our anticipation of what the New<sup>30</sup> Year holds is pleasingly colored by what the old year<sup>40</sup> has given forth.

We assure you we appreciate to the<sup>50</sup> full-est extent the truly wonderful assistance and cooperation you have<sup>60</sup> rendered our buying organization throughout the past year. We now<sup>70</sup> wish to extend to you and your organiza-tions our hearty<sup>80</sup> thanks for your efforts in our behalf

There is a<sup>90</sup> close bond between manufacturer and retailer, due in large measure<sup>100</sup> to our mutual necessity—a bond that is becoming more<sup>110</sup> personal as the members of our busy firms meet each<sup>120</sup> other. It is our sincere wish that this personal friendship<sup>130</sup> will be more closely cemented during the coming year.

On<sup>140</sup> behalf of my fellow executives, and for myself, please accept<sup>150</sup> our best wishes for the

New Year, and may it<sup>160</sup> be filled with happiness, success, and prosperity.

Sincerely yours, (169—1.52)

## 364

Kaufman Straus Company

Louisville, Kentucky

Gentlemen:

Attention of Mr. W. F. Steinberger

Please pardon the<sup>10</sup> delay in answering your letter of May 21, which<sup>20</sup> has been held awaiting the return of the writer.

Despite<sup>30</sup> careful search as explained in our letter of May 12,<sup>40</sup> there is no record of an inventory being received from<sup>50</sup> you at the end of the year. If the inventory<sup>60</sup> book was sent us, it must have gone astray in<sup>70</sup> the mail, as occasionally happens, but it was never received<sup>80</sup> at this office.

Now you undoubtedly have a copy of<sup>90</sup> the inventory taken at that time. If you will let<sup>100</sup> us have a summary of the figures as called for<sup>110</sup> on the enclosed bulk inventory blanks, that will serve the<sup>120</sup> purpose admirably, and enable us to communicate with the State<sup>130</sup> Commission of Kentucky to their satisfaction. As this body has<sup>140</sup> again written us, we are, of course, eager to have<sup>150</sup> the situation cleared as soon as possible.

As you suggest,<sup>160</sup> if the writer has any request in the future, he<sup>170</sup> will address the letter to you. You may be sure<sup>180</sup> your personal interest is indeed appreciated.

Very sincerely yours, (189—1.52)

Industrial Chemical Company  
92 Packard Street  
Detroit, Michigan

Gentlemen:

We are enclosing a circular announcing our latest type<sup>10</sup> of Drum Cleaning Machine, which does away with the expensive<sup>20</sup> manual cleaning method and, instead, scours the containers in one<sup>30</sup> operation with uniform thoroughness, no matter how dirty they may<sup>40</sup> be.

You will be enabled thereby to reclaim your old<sup>50</sup> dirty drums and use them over and over again, until<sup>60</sup> they reach the scrapping stage on account of leakage.

Incidentally,<sup>70</sup> any leaky barrels or drums will be detected during the<sup>80</sup> first cleaning process, thereby eliminating the waste of product shipped<sup>90</sup> in defective containers, which seemed apparently sound owing to imperfect<sup>100</sup> cleaning.

We are prepared to prove that the cost of<sup>110</sup> cleaning per barrel by this machine is far less than<sup>120</sup> by hand operation and also cheaper than by any other<sup>130</sup> machine now on the market.

This machine will pay for<sup>140</sup> itself in a very short time.

It should prove of<sup>150</sup> interest to you, since the cost of new drums or<sup>160</sup> cleaning by the old method is quite an item in<sup>170</sup> selling your product. We believe that the use of our<sup>180</sup> machine will help promote your sales.

If you are interested<sup>190</sup> we shall be glad to furnish details of operation and<sup>200</sup> prices.

Yours very truly, (204—1.52)

## 366

Mr. H. E. Blaine, Principal  
Joplin High School  
Joplin, Missouri

Dear Sir:

We are announcing to the high schools of<sup>10</sup> the United States the fourth annual Lincoln Essay Contest for<sup>20</sup> our famous Volk medallion.

Our only object in providing this<sup>30</sup> beautiful medal is to spread knowledge of Lincoln's incomparable life<sup>40</sup> and works and to stimulate among the youth of the<sup>50</sup> land an honest affection for him. Lincoln lived in Springfield<sup>60</sup> and is buried here, where tens of thousands pay homage<sup>70</sup> at his tomb each year.

We furnish the medal without<sup>80</sup> charge, and leave it entirely to each school to prepare<sup>90</sup> its own rules and regulations, to select judges, and to<sup>100</sup> determine what program shall be given when the prize is<sup>110</sup> awarded.

According to our records your school did not enter<sup>120</sup> this contest last winter. We sincerely hope you will decide<sup>130</sup> to enter your school this year so that your students<sup>140</sup> may derive the benefits from this intimate study of Lincoln.<sup>150</sup>

The contest is fully explained in the booklet which we<sup>160</sup> enclose, and in case you decide to enter your school<sup>170</sup> it is only necessary to fill out and mail the<sup>180</sup> enclosed return postal card.

We shall be glad to answer<sup>190</sup> questions or to help you in any way to make<sup>200</sup> the contest such a success that it will attract the<sup>210</sup> favorable attention of your whole community.

Yours very truly, (219—1.52)

Mr. William B. Franke  
1250 Beacon Street  
Boston, Massachusetts

Dear Sir:

The investment of money is of importance and<sup>10</sup> interest to all of us, and we think it is<sup>20</sup> very well agreed that all securities should be thoroughly investigated<sup>30</sup> before, and not after, they are purchased. Do you insist<sup>40</sup> on getting both sides of the story before you invest?<sup>50</sup>

Many offerings are made today under the caption of mortgage<sup>60</sup> bonds that pay 6, 6½, and even 7<sup>70</sup> per cent. You may be attracted by these high rates<sup>80</sup> of interest and send for further information. Quite naturally, you<sup>90</sup> get in reply only one side of the full story.<sup>100</sup>

We wish to point out that there is a very<sup>110</sup> definite reason why these high rates of interest are being<sup>120</sup> paid when millions of dollars are being loaned in this<sup>130</sup> city on the guaranteed basis of 5½<sup>140</sup> per cent. We shall be very glad to explain the<sup>150</sup> difference to any investor who is interested in knowing the<sup>160</sup> facts.

At the risk of repetition, let us earnestly suggest<sup>170</sup> that you get both sides of the story before you<sup>180</sup> invest your money. We have prepared a very interesting booklet<sup>190</sup> dealing with the necessary points of safety in mortgage bonds,<sup>200</sup> and we will send it promptly, without any obligation whatever,<sup>210</sup> upon your request. Simply fill out and return to us<sup>220</sup> the enclosed card.

Very truly yours, (226—1.52)

Mr. Arthur C. Bray  
1523 Third Avenue  
Birmingham, Alabama

My dear Mr. Bray:

You don't have to be told<sup>10</sup> that real estate is the safest investment on earth. You<sup>20</sup> have heard that all your life.

What you want to<sup>30</sup> know is: "How can I make a real estate investment<sup>40</sup> that is absolutely safe, and at the same time yields<sup>50</sup> a high rate of income?"

Your answer is found in<sup>60</sup> an illustrated book written by Mr. Lynch, entitled "The Real<sup>70</sup> Estate Investment of the Future."

During the past fourteen years,<sup>80</sup> the Lynch Company has erected a large number of buildings,<sup>90</sup> aggregating millions of dollars. This work was done under the<sup>100</sup> Lynch plan of financing, designing, constructing, and operating—everything handled<sup>110</sup> by one organization.

The Lynch plan of financing is based<sup>120</sup> on the idea that the man who furnishes the capital<sup>130</sup> to erect a building is entitled to receive all the<sup>140</sup> profits of that building, until his capital has been repaid,<sup>150</sup> with interest. And, thereafter, he is entitled to share in<sup>160</sup> all future profits equally with the man who conceived the<sup>170</sup> idea and did the work.

The fairness of this plan,<sup>180</sup> and its fundamental soundness, together with the ability and integrity<sup>190</sup> of the men who are directing the group of Lynch<sup>200</sup> companies, are the reasons why every apartment house in operation<sup>210</sup> today under this

plan is a success, from the standpoint<sup>220</sup> of both the tenant and the investor.

The Lynch Company<sup>230</sup> has been operating successfully for fourteen years. It has grown<sup>240</sup> with the years, and will continue to grow. It is,<sup>250</sup> therefore, worthy of your careful investigation.

The enclosed card will<sup>260</sup> bring a copy of the book to you by mail,<sup>270</sup> entirely without obligation.

Very truly yours, (276—1.52)

369

Mr. Clarkson A. Collins  
245 North Calvert Street  
Baltimore, Maryland

Dear Mr. Collins:

You were shown in our letter of<sup>10</sup> January 5 the following six ways in which our financial<sup>20</sup> service could be advantageously used by your firm for the<sup>30</sup> purpose of expanding your business without acquiring a permanent obligation<sup>40</sup> by increasing your capital.

1. You can increase your assets<sup>50</sup> and strengthen your credit at the same time.
2. Your<sup>60</sup> book accounts will work as hard as you do and<sup>70</sup> all shipments are made cash sales.
3. You can increase<sup>80</sup> your turnovers and make every dollar of your capital productive.<sup>90</sup>
4. Your slow-paying customers become the most profitable.
- 5.<sup>100</sup> You have no due dates to worry about.
6. You<sup>110</sup> have a source of temporary capital on which you can<sup>120</sup> always depend.

Certainly, one or more of the advantages of<sup>130</sup> our plan should appeal to you and we want the<sup>140</sup> opportunity to give you complete personal explanation.

We purchase time<sup>150</sup> payment or instalment accounts from manufacturers or dealers who sell<sup>160</sup> household and office appliances, etc., on the monthly payment basis.<sup>170</sup>

The enclosed card is for your convenience. It brings you<sup>180</sup> full details, with no obligation on your part. It will<sup>190</sup> pay you to learn what we have to offer.

Very<sup>200</sup> truly yours, (202—1.52)

370

Miss Margaret E. Gilmore  
432 De Kalb Avenue  
Brooklyn, New York

Dear Madam:

Although we do not have charge accounts, we<sup>10</sup> are glad to tell you of our Depositors' Account Department<sup>20</sup> which is proving so helpful to over 30,000 interested<sup>30</sup> patrons.

By forwarding a check or depositing a cash amount<sup>40</sup> in our bank, you are privileged to shop against that<sup>50</sup> amount until it is exhausted. Interest is paid at 4<sup>60</sup> per cent on your daily balance and is compounded quarterly.<sup>70</sup> In this way your money never lies idle. Each month<sup>80</sup> a statement is sent showing how much you have spent<sup>90</sup> and the amount remaining to your credit.

At any time<sup>100</sup> you can withdraw all or any part of your deposit<sup>110</sup> without previous notice. Should it be necessary to write or<sup>120</sup> telephone, you

will receive the same efficient service as if<sup>130</sup> shopping personally. The booklet we have enclosed further explains this<sup>140</sup> service.

It is our policy to have our prices always<sup>150</sup> lowest in the city, that is, at least 6 per<sup>160</sup> cent below all competitive retail prices—quality, style, and workmanship<sup>170</sup> considered by exact comparison. This is possible because we sell<sup>180</sup> as well as buy for cash.

We anticipate opening an<sup>190</sup> account for you and hope that we may be permitted<sup>200</sup> to serve you further.

Yours very truly, (207—1.52)

371

Mr. William D. Tracy  
216 Canal Street  
New Smyrna, Florida

Dear Sir:

It gives me pleasure to welcome you as<sup>10</sup> a new policyholder of the Trustee Life. In the exercise<sup>20</sup> of your best judgment you have joined the Company. We<sup>30</sup> should like you to feel that it is managed solely<sup>40</sup> in the interests of its policyholders, that safety and service<sup>50</sup> to them has been its guiding principle for more than<sup>60</sup> sixty years, and that it is the earnest endeavor of<sup>70</sup> the management to establish a closer relationship between it and<sup>80</sup> the Company's policyholders than usually exists in such business enterprises.<sup>90</sup>

"What Insurance Service Can Mean to the Policyholder and His<sup>100</sup> Family" you will find expressed in the enclosed booklet, which<sup>110</sup> we urge you to read and keep with your policy<sup>120</sup> for ready

reference, as it will considerably increase its value<sup>130</sup> to you and incidentally may add years to your life.<sup>140</sup>

In particular do I wish to point out the privilege<sup>150</sup> of Health Service No. 1, to which you are entitled.<sup>160</sup> It consists of a personal letter from the Life Service<sup>170</sup> Institute, outlining a modern and common-sense way of leading<sup>180</sup> an active life and keeping well. This service is free<sup>190</sup> to you and does not affect the standing of your<sup>200</sup> insurance in any way.

In our earnest efforts to serve<sup>210</sup> our policy-holders we solicit your cooperation and shall be glad<sup>220</sup> to hear from you at any time.

Very truly yours,<sup>230</sup> (230—1.52)

372

Mr. B. W. Fisher  
Lancaster High School  
Lancaster, Pennsylvania

Dear Mr. Fisher:

One of the most interesting problems we<sup>10</sup> have studied during the past few months has been with<sup>20</sup> regard to the actual position of the American farmer, and<sup>30</sup> the change that has taken place in his position in<sup>40</sup> the past three years.

Some of the information that we<sup>50</sup> have collected in attempting to reach a conclusion as to<sup>60</sup> the agricultural status has proved intensely interesting and Mr. Perkins<sup>70</sup> has had it put together in the form of a<sup>80</sup> brief graphic report. At his request I am sending a<sup>90</sup> copy to you under separate cover.

Very truly yours, (99—1.53)

373

Mr. Charles A. Ritter  
 225 Main Street  
 Beacon, New York

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Dear Sir:

The matter referred to in your letters of<sup>10</sup> September 30 and October 24 has not been forgotten,<sup>20</sup> but is being temporarily held in abeyance. When the opportune<sup>30</sup> time arrives we shall again take it up with you.<sup>40</sup>

Yours very truly, (43—1.53)

374

Mrs. A. M. Jackson,  
 210 Langton Avenue  
 Brooklyn, New York

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Dear Madam:

On examining your fur coat left with us<sup>10</sup> for storage we find that it would particularly lend itself<sup>20</sup> to remodeling, which would increase its attractiveness and beauty.

We<sup>30</sup> have in mind a new wrap, a garment carefully conforming<sup>40</sup> to the edicts of fashion for the coming season.

May<sup>50</sup> we have the privilege of discussing this with you personally.<sup>60</sup> We are enclosing herewith an addressed postal card and shall<sup>70</sup> fold your garment aside in our storage vaults until we<sup>80</sup> hear from you.

Should you desire to anticipate the season's<sup>90</sup> needs and avail yourself of the opportunity, there is a<sup>100</sup> special price concession on all summer work prior to August<sup>110</sup> 15.

Very truly yours, (114—1.53)

375

Messrs. E. Rossmore & Company  
1450 Prospect Avenue  
Cleveland, Ohio

Gentlemen:

Please send us by return mail the local rates<sup>10</sup> for the *Journal*, Akron, Ohio, ranging from 10,000 up<sup>20</sup> to 75,000 lines.

If you do not have these<sup>30</sup> in your office we suggest your telegraphing for them, so<sup>40</sup> that we can get them immediately.

We shall appreciate your<sup>50</sup> prompt attention to this request.

Very truly yours, (59—1.53)

376

Mr. B. C. Wilson  
208 Friendship Street  
Providence, Rhode Island

My dear Mr. Wilson:

Just make a memorandum that August<sup>10</sup> 10 is the closing date for the October issue of<sup>20</sup> *Business Men*. It is going to be a big issue<sup>30</sup> both from an editorial standpoint and from an advertising standpoint.<sup>40</sup> Good positions are going fast. Undoubtedly you have a client<sup>50</sup> who will want to advertise in October *Business Men*.

Don't<sup>60</sup> you think it would be a good idea to get<sup>70</sup> your insertion order to me as soon as possible, or<sup>80</sup> at least a tentative reservation for space, in order that<sup>90</sup> you may have the best possible position for your client?<sup>100</sup>

Yours very truly, (103—1.53)

377

Mr. M. Wallach  
 Central Building  
 Scranton, Pennsylvania

Dear Sir:

Re: Mr. Henry Noble

Enclosed is a letter<sup>10</sup> addressed to the above applicant with information in connection with<sup>20</sup> the proposed reinstatement of the policy.

We are forwarding these<sup>30</sup> papers to your office in order that you may get<sup>40</sup> in touch with the applicant and assist us in having<sup>50</sup> the policy reinstated on the Company's books.

We hope that<sup>60</sup> you may be successful and ask that you keep us<sup>70</sup> informed.

Very truly yours, (74—1.53)

378

Mr. Harry W. Bayer  
 261 Broadway  
 New York, New York

Dear Sir:

In making the customary audit of our up-town<sup>10</sup> office, it was found that, while the records showed that<sup>20</sup> securities had been held for your account at that office<sup>30</sup> prior to November 10, 1926, no securities<sup>40</sup> were being held for you on that date.

Will you<sup>50</sup> kindly inform us if this is correct by signing the<sup>60</sup> verification in the space shown below, returning this letter promptly<sup>70</sup> in the enclosed envelope.

Yours very truly, (77—1.53)

## 379

Mr. William N. Griffin  
12 Union Square  
New York, New York

Dear Sir:

We have a very desirable suite of rooms<sup>10</sup> suitable for a high-class business that can be rented<sup>20</sup> for a term of years at a very attractive figure.<sup>30</sup>

As Westchester County is growing rapidly, the desirability of an<sup>40</sup> attractive location is essential. Bronxville, as you know, is twenty-<sup>50</sup> nine minutes from Grand Central Station and is located centrally,<sup>60</sup> making it an unusually good site for a branch business.<sup>70</sup>

This suite is in one of Bronxville's finest buildings and<sup>80</sup> comprises over 1,900 square feet of floor<sup>90</sup> surface. There are nine windows giving ample light and cross<sup>100</sup>-ventilation. It is one-half a minute from the station.<sup>110</sup>

We shall be pleased to go into the matter further.<sup>120</sup>

Yours truly, (123—1.53)

## 380

Mrs. Evelyn T. Hudson  
135 Montgomery Street  
San Francisco, California

My dear Mrs. Hudson:

Human nature is very much the<sup>10</sup> same the world over. People don't like to be forgotten,<sup>20</sup> and since we observe from our records that we have<sup>30</sup> not been favored with your valued patron-

age for some time<sup>40</sup> past, we are naturally wondering what can be keeping you<sup>50</sup> away.

It is our earnest desire to do everything possible<sup>60</sup> to merit the confidence and respect of our patrons, and<sup>70</sup> when any of our old customers cease buying we are<sup>80</sup> apprehensive lest anything has occurred to cause dissatisfaction.

Never in<sup>90</sup> the history of the store were stocks more appealing or<sup>100</sup> prices so attractive, and we hope we may confidently look<sup>110</sup> forward to a resumption of your esteemed patronage.

Yours very<sup>120</sup> truly, (121—1.53)

## 381

Mrs. Mary K. Mannings  
435 North Illinois Street  
Indianapolis, Indiana

Dear Madam:

When our representative, Mr. S. L. Jones, was<sup>10</sup> recently at your hotel he was given a tentative order<sup>20</sup> by Mr. Hall, for four suits of pajamas. He distinctly<sup>30</sup> marked his order not to proceed until we had confirmation<sup>40</sup> from you, further adding we would surely hear from you<sup>50</sup> the early part of last week.

As we understand Mr.<sup>60</sup> Hall is rather anxious to get these pajamas as soon<sup>70</sup> as possible, we should appreciate it if you would please<sup>80</sup> give us your authority to proceed with the order. We<sup>90</sup> might add the pajamas are priced at \$14.50<sup>100</sup> per suit, plus an additional charge of \$1.80<sup>110</sup> per suit for special monograms to be embroidered.<sup>120</sup>

We shall appreciate your kind cooperation.

Yours very truly, (129—1.53)

## 382

Mr. John Haddon  
29 Bradley Place  
Davenport, Iowa

Dear Sir:

We shall be very pleased to have you<sup>10</sup> take up with us any matter about which you feel<sup>20</sup> that there has been any error or misunderstanding. We want<sup>30</sup> to straighten these things out promptly and satisfactorily.

We find<sup>40</sup> that on the order which you were good enough to<sup>50</sup> send us recently, you fixed prices that apparently had been<sup>60</sup> taken from previous bills. You will, of course, appreciate that<sup>70</sup> prices do change. It is impossible to keep them on<sup>80</sup> the same level continuously.

We filled your order, charging the<sup>90</sup> current prices for the items in question, but, unfortunately, due<sup>100</sup> to an oversight, you were not informed at the time.<sup>110</sup> Although the prices charged were thoroughly proper, fair, and moderate,<sup>120</sup> nevertheless, under the circumstances, we are crediting you with the<sup>130</sup> difference which you mention.

We hope that this will be<sup>140</sup> satisfactory.

Very truly yours, (144—1.53)

## 383

Mr. Sterling C. Conover  
2405 Sierra Vista  
Los Angeles, California

Dear Sir:

We would like very much indeed to be<sup>10</sup> able

to contribute some article of merchandise to the Bazaar<sup>20</sup> that is to be held by the American Legion of<sup>30</sup> your city, but we are very sorry to say that<sup>40</sup> a rule of the house prevents us from doing it.<sup>50</sup>

Up to two or three years ago we did contribute<sup>60</sup> in all matters of this kind, but since we started<sup>70</sup> national advertising we now have 6,000 retail customers. Sometimes<sup>80</sup> we get as many as fifty to seventy-five requests<sup>90</sup> a day in matters of this kind, or for other<sup>100</sup> forms of cooperation, either charitable or for advertising purposes. If<sup>110</sup> we granted them all, our profits would be very seriously<sup>120</sup> impaired.

We cannot grant some and refuse others, so in<sup>130</sup> order to be absolutely fair in this matter it has<sup>140</sup> been necessary for us to make a rule that we<sup>150</sup> cannot contribute to anything outside of our own organization.

Very<sup>160</sup> truly yours, (162—1.53)

### 384

Mr. E. B. Lyons  
37 Auburn Avenue  
Atlanta, Georgia

Dear Sir:

We are extremely sorry you should have felt<sup>10</sup> forced to write as you did in your letter of<sup>20</sup> November 30, for that letter expresses sentiment directly contrary to<sup>30</sup> that which we strive to establish between our merchant representatives<sup>40</sup> and this company.

Unless you feel happy in your dealings<sup>50</sup> with us, it goes without saying you will not have<sup>60</sup> the proper interest in the promotion of the

department. With<sup>70</sup> that in mind, we are naturally anxious to develop and<sup>80</sup> retain your business friendship, and so especially regret anything that<sup>90</sup> we may have written from this office should have failed<sup>100</sup> to express the friendly feeling we are anxious to have<sup>110</sup> exist between us.

Now, Mr. Lyons, we earnestly hope no<sup>120</sup> further misunderstanding exists, for we want our relations to be<sup>130</sup> agreeable to the last detail. Should there be any question,<sup>140</sup> write us frankly, that nothing may stand in the way<sup>150</sup> of the building of a firm and lasting business friendship.<sup>160</sup>

Very truly yours, (163—1.53)

### 385

Mr. Leonard J. Matteson  
98 North Fourth Street  
Columbus, Ohio

Dear Sir:

We thank you for your recent order, which<sup>10</sup> is very much appreciated.

As our records do not indicate<sup>20</sup> that we have had a previous account with you, we<sup>30</sup> are without definite information in regard to your financial affairs.<sup>40</sup>

It will be necessary, of course, for us to make<sup>50</sup> some inquiries in this connection, and as no one can<sup>60</sup> give the desired information as well as you, we hope<sup>70</sup> you will assist us by furnishing a statement on the<sup>80</sup> enclosed blank form. This will help us grant a credit<sup>90</sup> line commensurate with your requirements.

In the meantime we shall<sup>100</sup> hold your order; or, if you prefer, we can make<sup>110</sup> shipment in this

instance on a cash basis, allowing you<sup>120</sup> the benefit of the regular cash discount, amounting to \$3.56.<sup>130</sup> We can, thereby, leave the question<sup>140</sup> of establishing your line of credit for further consideration, and<sup>150</sup> still give you immediate delivery of the present order.

Your<sup>160</sup> indulgence and assistance will be appreciated.

Yours very truly, (169—1.53)

386

Mr. David H. Knott  
Penobscot Building  
Detroit, Michigan

Dear Sir:

Have you a client who needs additional capital<sup>10</sup> in his business? Have you a client who wishes to<sup>20</sup> purchase outright or purchase an interest in a going concern<sup>30</sup> in any line of business in any part of the<sup>40</sup> United States?

We can without doubt supply the wants of<sup>50</sup> any such client, because we are in touch with bona<sup>60</sup> fide opportunities of this kind throughout the country

Then, again,<sup>70</sup> our personal assistance to you in the settlement of estates<sup>80</sup> and investment of money will be useful.

You will find,<sup>90</sup> too, that we can often be of particular service in<sup>100</sup> your work of liquidating receiverships. Instead of selling under the<sup>110</sup> hammer we may know of a syndicate or individual willing<sup>120</sup> to purchase outright, and the advantages of this will be<sup>130</sup> immediately apparent to you.

In the folder enclosed you will<sup>140</sup> see that the

scope of our organization is very broad.<sup>150</sup> We shall be pleased to supply you with as many<sup>160</sup> of these circulars as you may need.

Yours very truly,<sup>170</sup> (170—1.53)

387

Messrs. J. P. Muller & Company  
402 Russell Street  
Charleston, West Virginia

Gentlemen:

We ask your permission to take at this time<sup>10</sup> your order for transfer supplies for your correspondence files.

The<sup>20</sup> filing equipment which you use is not a stock equipment<sup>30</sup> but one which is designed to take care exactly of<sup>40</sup> the particular needs of your particular office and business.

The<sup>50</sup> fact that your equipment is so designed that it will<sup>60</sup> meet the individual needs of your office, giving you the<sup>70</sup> highest possible effectiveness in filing equipment, requires individual equipment to<sup>80</sup> be made up for you to make your transfer properly.<sup>90</sup>

Of the thousands of concerns which we serve, practically all<sup>100</sup> transfer their files on the first of January. In order<sup>110</sup> that you may not be inconvenienced in receiving your supplies,<sup>120</sup> we ask that you grant us the favor of placing<sup>130</sup> your order now, so that we may prepare your transfer<sup>140</sup> equipment and have it ready for you.

While we do<sup>150</sup> not at all insist that we should be permitted to<sup>160</sup> make immediate shipment of your order, we do recommend that<sup>170</sup> we be instructed to ship not later than November 15.<sup>180</sup>

We appreciate your confidence and assure you of our continued<sup>190</sup> effort to see to it that your filing equipment is<sup>200</sup> maintained at the highest point of efficiency.

Very truly yours,<sup>210</sup> (210—1.53)

388

Mr. Ernest L. Becker  
349 Tyndale Avenue  
Riverdale, New York

My dear Mr. Becker:

On November 20, 1926,<sup>10</sup> we entered in our files a complete copy of<sup>20</sup> your eyeglass prescription, of which we have kept a careful<sup>30</sup> record.

Medical authorities are agreed that the only way to<sup>40</sup> protect your eyesight properly is to have your eyes examined<sup>50</sup> yearly, because of the gradual, definite changes that take place<sup>60</sup> in your vision as the years go on.

Reading, close<sup>70</sup> work, the theater and movies, and the general use of<sup>80</sup> your eyes in your daily occupation may also have caused<sup>90</sup> changes in your eyesight.

These changes in your eyesight condition<sup>100</sup> cause either improvement in vision, requiring lenses of weaker power,<sup>110</sup> or indicate the need for lenses of greater or varied<sup>120</sup> strength—the important thing is to know.

May we suggest,<sup>130</sup> Mr. Becker, that you hand your enclosed prescription record to<sup>140</sup> one of our registered specialists?

He will examine your eyes<sup>150</sup> and advise whether your glasses are giving the complete protection<sup>160</sup> necessary to conserve your eyesight,

✓ 2  
or whether a change in<sup>170</sup> one or both lenses will give you better vision and<sup>180</sup> greater eye comfort  
Yours very truly, (186—1.53)

389

Mr. George N. Boyd  
26 East Mohawk Street  
Buffalo, New York

Dear Sir:

The Maynard Six is built to last. In<sup>10</sup> these models, as in every other Maynard product, durability is<sup>20</sup> a primary quality. Just as, at the present time, there<sup>30</sup> are many eight- and ten-year Maynard cars giving satisfactory<sup>40</sup> service, so we are looking to the Maynard Six to<sup>50</sup> establish new records for long service.

The Maynard Six will<sup>60</sup> perform in a satisfying manner over a period equal to<sup>70</sup> the lifetime of two cars priced at \$1,000<sup>80</sup> less. This angle alone demonstrates the sound investment in transportation<sup>90</sup> which the Six represents.

Long life assures low operation costs,<sup>100</sup> minimum maintenance charges, and few replacements, for it necessarily implies<sup>110</sup> sturdy construction and lasting parts. It also assures the owner<sup>120</sup> of uninterrupted use of his car since there is no<sup>130</sup> annual process of trading in for a new model, with<sup>140</sup> all its attendant delays.

Some 40,000 American motorists have<sup>150</sup> found that ownership of a Maynard Six is justified by<sup>160</sup> good business judgment. We would like very much to take<sup>170</sup> you for a drive in one of these cars in<sup>180</sup> order that you may form for yourself an opinion as<sup>190</sup> to how well the Maynard Six can

*Y E*

solve your motoring<sup>200</sup> problems. May we make arrangements to take you for a<sup>210</sup> ride in a Maynard Six?

Very truly yours, (218—1.53)

**390**

Mr. Clement C. Hyde  
49 Meeting Street  
Charleston, South Carolina

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Dear Sir:

You doubtless have occasion from time to time<sup>10</sup> to recommend depositories for funds to be held under the<sup>20</sup> control of executors, administrators, trustees, guardians, etc. We take the<sup>30</sup> liberty of calling your attention to our facilities for the<sup>40</sup> handling of such accounts up to an amount not exceeding<sup>50</sup> \$5,000 under one control, and the terms upon<sup>60</sup> which we are pleased to receive them.

Interest dividends at<sup>70</sup> the rate of 4 per cent, or more, have been<sup>80</sup> paid for ninety-five years and we see no reason<sup>90</sup> for a reduction in this rate in the near future;<sup>100</sup> but, obviously, we cannot give definite assurance as to the<sup>110</sup> rate of interest dividends that the bank will pay in<sup>120</sup> the future on such deposits.

Funds deposited on or before<sup>130</sup> the third business day of each month draw interest from<sup>140</sup> the first of that month if allowed to remain until<sup>150</sup> the end of the quarter. Dividends are credited and compounded<sup>160</sup> the first of January, April, July, and October.

In connection<sup>170</sup> with the opening of such accounts it would be necessary<sup>180</sup> to file only such,

documents as are required by other<sup>190</sup> banks and trust companies.

We trust you will favorably consider<sup>200</sup> this bank in the placing of such funds.

Yours very<sup>210</sup> truly, (211—1.53)

### 391

Mrs. Pauline Goodell  
24 South Pine Street  
Warren, Ohio

Dear Madam:

Frequently you are compelled, by circumstances, to prepare<sup>10</sup> a meal in only a few minutes' time. This is<sup>20</sup> always a difficult job. And what to have is always<sup>30</sup> the problem.

As you know, the products that can be<sup>40</sup> purchased at the grocery store, satisfactory products we mean, for<sup>50</sup> a quick, wholesome, and complete meal are very few indeed.<sup>60</sup> And the women who are acquainted with these limited products<sup>70</sup> consider them very helpful friends. Furthermore, they always keep a<sup>80</sup> generous supply of these products on hand for emergency purposes.<sup>90</sup>

Judging from our experience, we believe that of the few<sup>100</sup> limited products that are satisfactory for quick service, Food-Nut<sup>110</sup> prepared spaghetti surmounts them all. It is the ideal, practical,<sup>120</sup> wholesome food that gives the *complete* meal. If you haven't<sup>130</sup> tried this appetizing, delicious, and handy food product, we request<sup>140</sup> that you do so at once. And if you approve<sup>150</sup> of the thought that is behind this excellent product—the<sup>160</sup> quick-service thought—we know that you will consider

it<sup>170</sup> advisable always to keep a number of cans of Food-Nut<sup>180</sup> prepared spaghetti on hand.

We are writing you this personal<sup>190</sup> letter at the request of your grocer, Mr. F. H.<sup>200</sup> Gibson. These progressive merchants are stocking and selling Food-Nut<sup>210</sup> prepared spaghetti so you can secure your requirements from them.<sup>220</sup>

You may be sure that if we didn't have such<sup>230</sup> great confidence in Food-Nut prepared spaghetti we would not<sup>240</sup> risk the Food-Nut quality reputation by sending you this<sup>250</sup> personal recommendation.

Yours very truly, (255—1.53)

## 392

Mr. Thomas F. Clark  
645 Congress Street  
Indianapolis, Indiana

My dear Mr. Clark:

I have tried a number of<sup>10</sup> times to get in touch with you regarding closing dates<sup>20</sup> of the *Darrow Clearing House*, but have been unsuccessful, inasmuch<sup>30</sup> as you have been out of town every time I<sup>40</sup> called. I sincerely hope that you have had an opportunity<sup>50</sup> to consider the information I gave you about the *Darrow<sup>60</sup> Clearing House* and that your reactions were favorable to its<sup>70</sup> use as a medium for your advertising.

The December issue<sup>80</sup> closes the 25th of October and is in circulation<sup>90</sup> around the 28th of November. Won't you let me<sup>100</sup> know whether you think you can use that issue of<sup>110</sup> the publication?

Yours very truly, (115—1.54)

393

Mr. H. H. Charles  
525 Pear Street  
Ann Arbor, Michigan

Dear Sir:

It is certainly encouraging to learn from you<sup>10</sup> that, from every direction, evidence of renewed confidence in better<sup>20</sup> business conditions is being obtained.

Our own business is improving<sup>30</sup> quite a little, and we feel, as you do, that<sup>40</sup> the fall is going to show a considerable improvement.

However,<sup>50</sup> I will let you know on Monday, August 11, if<sup>60</sup> we can start advertising again for October.

If you do<sup>70</sup> not hear from me you will know we have been<sup>80</sup> unable to arrange this.

Yours very truly, (87—1.54)

394

Mr. William A. Sturgis  
518 Roanoke Street  
Roanoke, Virginia

My dear Mr. Sturgis:

Your letter of October 16 is<sup>10</sup> received. I have been over the situation again with Mr.<sup>20</sup> Masters, our advertising agent. It is not developing quite as<sup>30</sup> we anticipated, and, as a result, I am going to<sup>40</sup> ask you to defer once more, if you will, our<sup>50</sup> entering your publication.

I shall let you have my copy<sup>60</sup> about the first of November, which will catch the January<sup>70</sup> issue. In the meantime I shall try to thrash the<sup>80</sup>

matter out very completely with Mr. Masters and see if<sup>90</sup> we cannot get on a basis of perhaps continuous use<sup>100</sup> of publications of your type.

Yours truly, (107—1.54)

395

Mr. C. A. Lovett  
109 St. Joseph Street  
Mobile, Alabama

Dear Sir:

May I take this opportunity of presenting to<sup>10</sup> you, with our compliments, a copy of a recent publication,<sup>20</sup> "How to Sell," by Mr. Boles, a member of our<sup>30</sup> staff.

For some time, Henderson & Company along with other<sup>40</sup> manufacturers and merchants, has been aware of the fact that<sup>50</sup> there are a great many improvements possible in selling, by<sup>60</sup> more specific instruction of salespeople.

This little book contains concise<sup>70</sup> information on how to sell sporting goods, of which there<sup>80</sup> is quite a lack of specific information. It really does<sup>90</sup> more than this; it treats of the method of approaching<sup>100</sup> and handling customers; human nature in selling; and, in short,<sup>110</sup> I believe it will be interesting to the merchant himself,<sup>120</sup> as it applies not only to selling our product, but<sup>130</sup> to anything that might be sold by a storekeeper.

We<sup>140</sup> realize that every merchant, in the running of his store,<sup>150</sup> is obliged to delegate the responsibility of selling to his<sup>160</sup> salespeople. In presenting this booklet, we offer the opportunity for<sup>170</sup> specific instruction to such salespeople.

We issue this book to<sup>180</sup> those who ask for it,

with the belief that if<sup>190</sup> it is used by such sales-people they will become more<sup>200</sup> productive to themselves and their firm because of having read<sup>210</sup> it.

Yours very truly, (214—1.54)

396

Mr. Charles Young  
419 Grand Street  
Newburgh, New York

Dear Sir:

Have you yet planned your activities for the<sup>10</sup> coming winter?

Winter cruising to the warmer countries offers an<sup>20</sup> experience impossible to gain otherwise. Leaving New York in January,<sup>30</sup> Southern waters are entered at once, and from then on<sup>40</sup> the various lands are reached at their most attractive seasons.<sup>50</sup> The great gateway ports and the principal cities are entered<sup>60</sup> for leisurely visits during their colorful gala times.

As the<sup>70</sup> enclosed folder shows, the itineraries of both of our winter<sup>80</sup> cruises have been greatly extended. The accommodations of each, as<sup>90</sup> always, have been arranged to afford fullest individual comfort, freedom,<sup>100</sup> and enjoyment for every voyager. Every resource of our organization<sup>110</sup> has been called upon to make this possible and, frankly,<sup>120</sup> we do not believe that any cruise has ever offered<sup>130</sup> so much in every way as do these. To maintain<sup>140</sup> their distinctive character we have limited the guest lists of<sup>150</sup> both.

It has been our experience that most of the<sup>160</sup> members of these cruises make their arrangements

2 well in advance.<sup>170</sup> May we send you, by mail,  
 full information? No obligation<sup>180</sup> is involved,  
 but if the thought has been in your<sup>190</sup> mind, our  
 booklets will help you plan a most delightful<sup>200</sup>  
 winter that will leave memories to be dwelt upon  
 with<sup>210</sup> pleasure. A card is enclosed for your  
 convenience.

3 Yours truly,<sup>220</sup> (220—1.54)

397

Mr. Charles L. Martens  
 114 Decatur Street  
 New Orleans, Louisiana

Dear Sir:

2 It is unfortunate that you did not find<sup>10</sup> it  
 convenient to see a demonstration when Mr.  
 Burns called<sup>20</sup> to see you early this week. The  
 Speakograph system of<sup>30</sup> interior telephones  
 represents a service that has to do with<sup>40</sup> a vital  
 problem in your organization—it is worth  
 knowing.<sup>50</sup>

3 If you are interested in getting more productive business hours<sup>60</sup> at no increase in your business month, or in intensifying,<sup>70</sup> and at the same time simplifying, your service to your<sup>80</sup> clients, we would like to show you what we have<sup>90</sup> done for others.

4 The enclosed booklet may serve to throw<sup>100</sup> some interesting light upon your own problem. In it, briefly,<sup>110</sup> you will find a measure of our story.

5 But there<sup>120</sup> is really no satisfactory method of presenting the Speakograph system<sup>130</sup> in its true value to you without an actual demonstration.<sup>140</sup>

For an adequate understanding and appreciation of what Speakograph can<sup>150</sup> do for you, you need to see one of our<sup>160</sup> demonstration systems in operation on your desk.

We do not<sup>170</sup> consider Speakograph a "cure-all"—we would not presume to<sup>180</sup> claim that we know more about your business than you<sup>190</sup> do—but we *do* have a common-sense product and<sup>200</sup> a specialized knowledge of intercommunication problems that can be turned<sup>210</sup> to your advantage.

The facilities of this office—backed by<sup>220</sup> twenty years' experience in this territory—are at the other<sup>230</sup> end of your telephone.

Yours very truly, (237—1.54)

398

Mr. Henry B. Potter  
231 South Hill Street  
Los Angeles, California

My dear Mr. Potter:

When we were talking about you<sup>10</sup> in the office this morning a file covering your past<sup>20</sup>due account, amounting to \$74, was submitted to<sup>30</sup> me.

The credit department recommends that it be sent to<sup>40</sup> our attorneys for collection. You can hardly blame them, as<sup>50</sup> there has been no response to their request for payment.<sup>60</sup>

I really believe, however, that the delay has been due<sup>70</sup> to an oversight and that you will take care of<sup>80</sup> the account at once; therefore I have decided to write<sup>90</sup> you personally before authorizing drastic collection measures.

You will, I<sup>100</sup> hope, answer promptly, so I am arranging to hold the<sup>110</sup> matter open a few days.

Please don't fail me, as<sup>120</sup> I have personally assumed the responsibility of collecting your account.<sup>130</sup>

Yours very truly, (133—1.54)

399

Mr. E. H. Raymond  
1295 Ocean Avenue  
Brooklyn, New York

My dear Mr. Raymond:

The committee appointed at the adjourned<sup>10</sup> special meeting of the Community Corporation to raise the sum<sup>20</sup> of \$5,000 by subscriptions to the capital stock<sup>30</sup> have succeeded in obtaining pledges of stock to the amount<sup>40</sup> of \$5,000 by and with the aid of<sup>50</sup> the business men of our particular section, and the latter<sup>60</sup> have promised to aid the committee in writing stock until<sup>70</sup> the indebtedness of the property is entirely paid off.

To<sup>80</sup> do this, however, will require an increase in the capital<sup>90</sup> stock of \$25,000, or, in other words,<sup>100</sup> making the capital stock of the corporation \$75,000,<sup>110</sup> instead of \$50,000 as at present. This<sup>120</sup> should be done, as the capital stock of the corporation<sup>130</sup> is not sufficient to carry on this project. Will you<sup>140</sup> please, therefore, sign and return at once in the enclosed<sup>150</sup> self-addressed stamped envelope the enclosed consent to increase the<sup>160</sup> capital stock. Signing this consent does not obligate you in<sup>170</sup> any way, but it will enable the directors to go<sup>180</sup> forward and get the property out of debt. Without these<sup>190</sup> consents you stand to lose the property and what you<sup>200</sup> have put into it, so sign and return this consent<sup>210</sup> imme-

— — — idately, before the matter goes out of your mind.

Please<sup>220</sup> attend the meeting of the stock-holders to be held Monday<sup>230</sup> evening, December 6, 1926, at 8.30.<sup>240</sup> Your committee has met with the most favorable response to<sup>250</sup> its appeal; the business men are now back of us<sup>260</sup> and we feel assured of success. The committee has a<sup>270</sup> pleasant surprise in store for you and a report to<sup>280</sup> make which will greatly please you. Do not fail to<sup>290</sup> attend this meeting.

Sincerely yours, (295—1.54)

400

Mrs. Kathryn M. Egan  
224 Morris Avenue  
Elizabeth, New Jersey

Dear Madam:

On Wednesday, June 10, and Thursday, June 11,<sup>10</sup> we shall hold a private sale of women's Paris gowns,<sup>20</sup> just unpacked from their Paris boxes. You are cordially invited<sup>30</sup> to attend.

The event is unusual, for these gowns are<sup>40</sup> absolutely new, and in many cases made to sell at<sup>50</sup> two or three times the price at which a fortunate<sup>60</sup> purchase enables us to mark them.

The collection includes all<sup>70</sup> the smart fashions of the season. The fabrics are the<sup>80</sup> finest and the workmanship is typically Parisian, exquisite in every<sup>90</sup> detail.

Please consider this as a personal invitation, and present<sup>100</sup> this letter in the Women's Gown Shop, fourth floor.

The<sup>110</sup> collection is limited, so early selections mean first choice.

Very<sup>120</sup> truly yours. (122—1.54)

401

Mr. Hartley Davis  
 1050 Beacon Street  
 Boston, Massachusetts

My dear Mr. Davis:

I purposely refrained from answering your<sup>10</sup> letter of September 8 because I knew I was going<sup>20</sup> to be in Boston very shortly thereafter and would have<sup>30</sup> the opportunity of talking to you about the *Darrow Clearing House*. When I was there I endeavored to locate your<sup>50</sup> office but was unsuccessful.

I am attaching a sample copy<sup>60</sup> of the *Darrow Clearing House* together with a rate card.<sup>70</sup> The *Darrow Clearing House* has a circulation of approximately<sup>80</sup> 52,000. It is the only publication in the bank<sup>90</sup> field which goes to a senior officer in every bank<sup>100</sup> in the United States and Canada. It affords, because of<sup>110</sup> its low rate and large circulation, the most economical means<sup>120</sup> of telling the banker of your proposition.

I want you<sup>130</sup> to feel free to call upon me for any further<sup>140</sup> information or data that you may need in regard to<sup>150</sup> this publication and I sincerely hope that you will see<sup>160</sup> your way clear to advertising in its columns.

Yours very<sup>170</sup> truly, (171—1.54)

402

Mr. Harry B. Center  
 161 Harrison Street  
 Trenton, New Jersey

Dear Sir:

We appreciate the order you gave our repre-

sentative,<sup>10</sup> Mr. Peters. You apparently are finding Harkers ready sellers, and<sup>20</sup> we are very glad to see this, for it indicates<sup>30</sup> to us that you are aggressively pushing the line and<sup>40</sup> are using the year-round advertising.

Naturally, we want to<sup>50</sup> help you in every way possible to get the most<sup>60</sup> out of your Harker investment, and the more orders you<sup>70</sup> send us the better we like it.

You received a<sup>80</sup> liberal dating on the invoice of January 15. This dating<sup>90</sup> specifically states, however, "If additional orders are placed in excess<sup>100</sup> of 10 per cent of the amount of this invoice,<sup>110</sup> they will not be shipped until the amount of this<sup>120</sup> invoice has been paid."

Send us a good substantial check<sup>130</sup> now to apply on the \$78 balance of<sup>140</sup> your account, and your order will receive further consideration. If<sup>150</sup> you care to, simply attach your check to this letter<sup>160</sup> and return it to us.

Yours very truly, (169—1.54)

403

Mr. John D. Monroe  
464 Drake Street  
Fort Worth, Texas

Dear Sir:

Thank you very much, not only for your<sup>10</sup> reply to my recent letter, but also for the order<sup>20</sup> that you were good enough to send.

We appreciate your<sup>30</sup> consideration, and, as previously stated, want to do business with<sup>40</sup> you regularly.

Very truly yours, (45—1.55)

404

Messrs. James A. Barr & Company  
 3600 South Michigan Avenue  
 Chicago, Illinois

Gentlemen:

I am writing to express our pleasure in adding<sup>10</sup> your name to our list of customers. We really do<sup>20</sup> appreciate the consideration that you have been good enough to<sup>30</sup> extend. Our intention is to serve you in a manner<sup>40</sup> that will completely satisfy and to take care of your<sup>50</sup> interests in every way that we can.

We trust that<sup>60</sup> your initial order is but the beginning of continued business<sup>70</sup> relations.

Very truly yours, (74—1.55)

405

Mr. S. M. Hall, President  
 Capital Business College  
 Philadelphia, Pennsylvania

My dear Mr. Hall:

Because I believe you are interested<sup>10</sup> in scientific investigations in the field of commercial education, I<sup>20</sup> am sending you a copy of the program of the<sup>30</sup> Research Conference on Commercial Education which we are going to<sup>40</sup> hold at Iowa City on Friday and Saturday, March 19<sup>50</sup> and 20.

You may be surprised at the list<sup>60</sup> of speakers who will take part. I believe they represent<sup>70</sup> the newest movements in commercial education and that no teacher<sup>80</sup> who wants to keep in touch with developments in our<sup>90</sup> field can afford not to

be present at this, the<sup>100</sup> first of our annual research conferences.

Yours very truly, (109—1.55)

406

Mr. Wilson F. Randolph  
35 Main Street  
Mystic, Connecticut

Dear Sir:

*2*  
*July 20*  
—  
*2*  
*2* *2*  
*or. or*  
We are sorry to learn from your letter<sup>10</sup> of July 14 that you did not receive the copy<sup>20</sup> of the Adirondacks booklet sent you.

We are mailing you<sup>30</sup> another copy and hope that you have not been inconvenienced<sup>40</sup> by the delay.

If we can be of any service<sup>50</sup> in supplying you with information concerning our trains, especially in<sup>60</sup> securing Pullman accommodations, we shall be pleased to hear from<sup>70</sup> you again.

Yours very truly, (75—1.55)

407

Central Audit Company  
226 Bank Street  
Norfolk, Virginia

Gentlemen:

*2* ?  
*2*  
*2* *2*  
*2* *2*  
We are very glad that you called our attention<sup>10</sup> to the matter mentioned in your letter of November 15.<sup>20</sup> An investigation has been made of the charges referred to,<sup>30</sup> and we find that, besides the labor involved, we were<sup>40</sup> obliged to supply certain parts that were necessary when repairing<sup>50</sup> the machine. In view of your dissatis-

faction, however, we are<sup>60</sup> writing to our home office asking permission to cancel the<sup>70</sup> labor charge of \$1.25.

We regret<sup>80</sup> that the circumstances will not allow us to cancel the<sup>90</sup> charge for parts, which amounts to 90 cents.

Very truly<sup>100</sup> yours, (101—1.55)

## 408

The Globe Publishing Company

236 Prairie Avenue

Chicago, Illinois

Gentlemen:

I have read with a great deal of interest<sup>10</sup> the copy of "Business English" which you recently sent me.<sup>20</sup>

The authors certainly struck the keynote when they endeavored to<sup>30</sup> put into this volume the elements of actual business transactions.<sup>40</sup> Of all the books on business correspondence which have come<sup>50</sup> to my attention, this is the only one in which<sup>60</sup> an attempt has been made to surround the student with<sup>70</sup> the atmosphere of a real business office.

The whole field<sup>80</sup> of business correspondence is so thoroughly covered and generously illustrated<sup>90</sup> that the student cannot but feel that he is gaining<sup>100</sup> the same practical experience which would be afforded him were<sup>110</sup> he occupying a desk in the correspondence department of one<sup>120</sup> of our large business concerns.

This volume should not only<sup>130</sup> prove a welcome addition to the textbooks in use in<sup>140</sup> our schools and universities, but will fill a long-

felt<sup>150</sup> want among those progressive business concerns that have found it<sup>160</sup> profitable to provide their employees with libraries covering the range<sup>170</sup> of their operation.

Yours very truly, (176—1.55)

409

Mr. Theodore Albright  
145 Prospect Street  
Jersey City, New Jersey

Dear Sir:

We are glad to enclose a folder, on<sup>10</sup> pages 3 to 6 of which are outlined six specimen<sup>20</sup> routes that may be followed on the Delhi Valley Circle<sup>30</sup> Tour.

Our Circle Tour gives you not only a trip<sup>40</sup> to Niagara Falls and Toronto, but also a wonderful steamer<sup>50</sup> journey across Lake Ontario, through the Thousand Islands, and down<sup>60</sup> the St. Lawrence River (with its beautiful vistas and thrilling<sup>70</sup> rapids) to Montreal. From there you can go to Quebec<sup>80</sup> if desired.

This much a remarkable tour by itself,<sup>90</sup> but your return journey is hardly less interesting. It may<sup>100</sup> be made through Lake Champlain and Lake George, Saratoga Springs,<sup>110</sup> and the Hudson River, or to Portland, through the White<sup>120</sup> Mountains, thence to Boston and New York.

When you have<sup>130</sup> selected the route which you prefer, you will find an<sup>140</sup> outline of the train and steamer schedules in the attached<sup>150</sup> Itinerary Suggestions.

Stop-overs are permitted at all points en<sup>160</sup> route—final return limit October 31. The trip

may<sup>170</sup> be made in a few days, or extended to several<sup>180</sup> weeks, depending on the amount of time spent at various<sup>190</sup> points en route.

Additional information, reservations, etc., may be had<sup>200</sup> at any Consolidated Ticket Office, Hudson Terminal Ticket Office, our<sup>210</sup> representative, Mr. J. F. Andrus, Assistant General Passenger Agent, Room<sup>220</sup> 500, 100 West 42d Street, or from<sup>230</sup> the undersigned.

Yours truly, (234—1.55)

410

Mr. I. R. Adams  
125 Congress Street

Hartford, Connecticut

Dear Sir:

In compliance with your request we are glad<sup>10</sup> to mail you under separate cover a copy of our<sup>20</sup> descriptive booklet, a folder showing train service via the Coastwise<sup>30</sup> Air Line Railway, also information as to fares and sleeping-<sup>40</sup>car charges from New York, New York, to a few<sup>50</sup> of the most prominent points on or reached via the<sup>60</sup> Coastwise Air Line Railway.

When decision has been reached as<sup>70</sup> to destination, the date, the train you desire to use,<sup>80</sup> and sleeping-car space desired, any further information may be<sup>90</sup> secured by calling at this office, at the Pennsylvania Station,<sup>100</sup> or at any of the Consolidated Ticket Offices, at which<sup>110</sup> time the necessary sleeping-car reservations may be made.

Very<sup>120</sup> truly yours, (122—1.55)

## 411

Mr. William H. Taylor  
95 Hancock Street  
Everett, Massachusetts

Dear Mr. Taylor:

I have today discussed with Mr. Jones<sup>10</sup> the possibility of fitting you into our organization somewhere, and<sup>20</sup> have made a rather thorough job of it, because I<sup>30</sup> feel that we ought to give you a definite statement<sup>40</sup> at this time and not encourage you to keep on<sup>50</sup> working along as you are in the expectation of having<sup>60</sup> something develop.

We went over the situation quite thoroughly, not<sup>70</sup> only as it exists at present, but also tried to<sup>80</sup> look forward into the future, and I regret to inform<sup>90</sup> you that we have nothing available now to offer you,<sup>100</sup> nor does it seem probable that there will be anything<sup>110</sup> in the near future. For that reason I recommend that<sup>120</sup> you make your own plans for the future without taking<sup>130</sup> into consideration the possibility of joining our company.

Yours very<sup>140</sup> truly, (141—1.55)

## 412

High School of Commerce

Yonkers, New York

Gentlemen:

If you are familiar with the policy of this<sup>10</sup> company you know, of course, that we have always "gone<sup>20</sup> the limit" in cooperating with institutions that teach typewriting. This<sup>30</sup> season

is no exception and, for a limited time, we<sup>40</sup> are going to offer you an unusually attractive opportunity to<sup>50</sup> save money.

Now that the Universal Company has entered the<sup>60</sup> national advertising field in a big way, such an opportunity<sup>70</sup> means more to you than ever before. As a result<sup>80</sup> of our advertising, the need for Universal operators everywhere is<sup>90</sup> growing by leaps and bounds, and it is to your<sup>100</sup> interest as well as ours to see that more beginners<sup>110</sup> are trained on the Universal every year to take care<sup>120</sup> of this rapidly increasing demand.

So far as the typewriter<sup>130</sup> itself is concerned, we don't believe it necessary to go<sup>140</sup> into detail here. Every year appreciation of the merits of<sup>150</sup> the Universal becomes more general. Every year more and more<sup>160</sup> of the larger business concerns are installing the Universal, many<sup>170</sup> "standardizing" on it exclusively.

Of course, you will want to<sup>180</sup> take advantage of the liberal concessions we offer for the<sup>190</sup> season. May we suggest that you look over your typewriter<sup>200</sup> equipment now and see what replacements and additions will be<sup>210</sup> needed at this time? Then write us your requirements in<sup>220</sup> detail and we will work out a special offer that<sup>230</sup> we know will prove most attractive to you.

Yours truly,<sup>240</sup> (240—1.55)

413

Messrs. Frank B. Graves Company

314 Monadnock Block

Chicago, Illinois

Gentlemen:

Unfortunately we were compelled to delay

the shipment of<sup>10</sup> the balance of your order, referred to in your letter<sup>20</sup> of September 17. This was due to our inability to<sup>30</sup> obtain material to meet our manufacturing schedules. This unusual situation<sup>40</sup> has now been cleared up, and we shall make your<sup>50</sup> shipment in one week by express, marked "Rush."

We hope<sup>60</sup> that your inconvenience has not been too great on account<sup>70</sup> of this delay. Further orders will be filled promptly, we<sup>80</sup> assure you.

Very truly yours, (85—1.56)

414

Mr. Harold O. Walker  
284 East Grand Avenue  
Quincy, Illinois

Dear Sir:

You are no doubt pleased with President Coolidge's<sup>10</sup> action regarding the tax bill, not only because of the<sup>20</sup> good that it may do business generally, but because of<sup>30</sup> the added funds made available to you personally.

May we<sup>40</sup> suggest that a portion of the savings which accrued to<sup>50</sup> you on June 15 be invested where it will give<sup>60</sup> you the most personal satisfaction—in radio.

We have developed<sup>70</sup> a plan by which your purchase of a radio at<sup>80</sup> this time can be arranged, if desirable, in relation to<sup>90</sup> the tax savings made possible.

We would like very much<sup>100</sup> to enlarge upon this suggestion personally. An appointment for this<sup>110</sup> purpose would be appreciated.

Very truly yours, (117—1.56)

415

Messrs. Fitzgerald Brothers  
 257 Queens Street  
 Ottawa, Ontario

Gentlemen:

Thank you very much for the draft of<sup>10</sup> \$375 enclosed in your letter of June<sup>20</sup> 30. Your thoughtfulness in providing a draft instead of check,<sup>30</sup> as suggested, is recognized and appreciated as still another evidence<sup>40</sup> of that fine courtesy which has marked the dealings of<sup>50</sup> all firms in your country with whom we have done<sup>60</sup> business.

It is a matter of sincere regret to us<sup>70</sup> that you should have found it necessary to discontinue our<sup>80</sup> line. We hope that at some time it may be<sup>90</sup> possible for us again to become associated under such conditions<sup>100</sup> as to render your handling of our products a source<sup>110</sup> of profit and satisfaction.

Please accept our kind wishes.

Yours<sup>120</sup> very truly, (122—1.56)

416

Mr. A. H. Fulton  
 190 Flushing Street  
 Clinton, New York

Dear Sir:

If you are planning a trip to Europe<sup>10</sup> this year you will doubtless be interested in knowing more<sup>20</sup> about the splendid passenger service being operated for the Government<sup>30</sup> by the United States Lines

Your vessels—for they are<sup>40</sup> yours—are among the finest in the world, and include<sup>50</sup> the mighty "Leviathan," the greatest ship man has yet been<sup>60</sup> able to produce. The six liners comprising the United States<sup>70</sup> Lines' fleet sail from New York on regular schedule for<sup>80</sup> United Kingdom and Continental European ports. They are fitted with<sup>90</sup> every device for the comfort and safety of the passenger<sup>100</sup> and the cuisine and service are unexcelled.

Investigate your own<sup>110</sup> ships first! By merely mailing the enclosed card, which requires<sup>120</sup> no postage, you will be furnished descriptive literature, including sailing<sup>130</sup> schedule and rate sheets.

Very truly yours, (137—1.56)

417

Mr. C. E. Hustis  
Leonia, New Jersey

Dear Sir:

The building at Nineteenth Street and Sixth Avenue,<sup>10</sup> which we have occupied for nearly thirty years, has been<sup>20</sup> sold. We must vacate within a few weeks.

This makes<sup>30</sup> necessary an immediate clearance sale. Beginning Wednesday, July 29,<sup>40</sup> our entire Sixth Avenue stock will be sold at prices<sup>50</sup> that will make this a rare opportunity to supply the<sup>60</sup> present and future needs of the entire family.

All sales<sup>70</sup> must be final. We cannot exchange, send on approval, nor<sup>80</sup> make refunds.

You know the quality of Andrew Anderson

*L.A.*  
*2*  
*AS*  
*rd*

shoes.<sup>90</sup> For nearly seventy years this name has stood for fair<sup>100</sup> dealing, a policy established by Andrew Anderson in 1857<sup>110</sup> and steadfastly maintained by the organization and the<sup>120</sup> members of his family, who still own the business.

Our<sup>130</sup> uptown shop at 542 Fifth Avenue will continue<sup>140</sup> to be the headquarters for fine footwear and service of<sup>150</sup> the Andrew Anderson standard.

Yours very truly, (157—1.56)

### 418

*C.S.*  
*W.G.*  
*E.E.*  
*S.C.*  
*B.*

Mr. William H. Woodin  
42 Summer Street

Plymouth, Massachusetts

Dear Sir:

The booklets you requested describing Perfect boilers and<sup>10</sup> Ideal radiators are being sent, under separate cover.

These booklets<sup>20</sup> tell about ideal outfits for an ordinary-sized house, and<sup>30</sup> will give you a very good idea of the splendid<sup>40</sup> service to be expected from our outfits, in cozy warmth,<sup>50</sup> saving of fuel, and lessened caretaking.

In addition to the<sup>60</sup> Perfect boilers shown, we make other boilers for any size<sup>70</sup> of building, and for any fuel—coal, oil, or gas<sup>80</sup>—so that if your requirements demand a different type and<sup>90</sup> size of boiler, they can be filled to your entire<sup>100</sup> satisfaction by the use of our product.

*W.C.*  
*2*

Our outfits are<sup>110</sup> put in by all reliable heating contractors and plumbers. We<sup>120</sup> have no exclusive agents. You can get further information regarding<sup>130</sup> Perfect boilers and Ideal radiators,

also answers to any detailed<sup>140</sup> questions you desire to ask, including cost of installation, from<sup>150</sup> any heating merchant in your vicinity. If you request us<sup>160</sup> to do so, we shall gladly ask a dealer to<sup>170</sup> see you and submit desired advice, without obligating you to<sup>180</sup> buy.

We assure you we are pleased to be of<sup>190</sup> service, and place ourselves at your command at any time.<sup>200</sup>

Very truly yours, (203—1.56)

419

Mr. H. R. Eaton  
138 Congress Street  
Boston, Massachusetts

Dear Sir:

A year ago last November this company distributed<sup>10</sup> to many thousands of corporations the first edition of the<sup>20</sup> enclosed pamphlet.

On the request of many lawyers a second<sup>30</sup> edition has now been published and is today being mailed<sup>40</sup> to a still larger list of corporations. Attorneys have stated<sup>50</sup> to us that this pamphlet has been of more help<sup>60</sup> to them in arousing their clients' interest in this important<sup>70</sup> legal question than any other measure ever taken. We are<sup>80</sup> glad, therefore, to extend our efforts on behalf of the<sup>90</sup> legal profession.

Attorneys will find a further assistance in our<sup>100</sup> new edition of "What Constitutes Doing Business." This pamphlet (which<sup>110</sup> is for attorneys only and is not distributed among laymen)<sup>120</sup> cites the leading court decisions in the various states on<sup>130</sup> the question of what is held in each

state to<sup>140</sup> be doing business such as to require qualification. You will<sup>150</sup> find it of material assistance in advising your clients when<sup>160</sup> this question is brought up. A copy will gladly be<sup>170</sup> sent you free upon request—merely sign and return the<sup>180</sup> enclosed card.

Additional copies of the enclosed pamphlet, "When Doing<sup>190</sup> Business Is Illegal" (which is intended for the layman's information),<sup>200</sup> will be sent you without cost, or we will mail<sup>210</sup> copies for you to any business firms you think should<sup>220</sup> be interested.

Yours very truly, (225—1.56)

**420**

Mr. Edward F. Field  
23 South Gordon Street  
Atlanta, Georgia

Dear Sir:

If an experience of over forty years in<sup>10</sup> the handling of investments has impressed upon us any one<sup>20</sup> fact more than another, it is that in the long<sup>30</sup> run and in the great majority of cases conservatism is<sup>40</sup> more profitable than speculation. We attribute the steady increase in<sup>50</sup> the volume of our business very largely to the increasing<sup>60</sup> recognition among investors of the fact that risking one's principal<sup>70</sup> is a very high price to pay for a small<sup>80</sup> difference in anticipated income.

High-grade investment bonds of unquestioned<sup>90</sup> safety are today selling at prices which yield a high<sup>100</sup> return. Such bonds, in which the funds of banks and<sup>110</sup> insurance companies are largely invested, can be purchased today to<sup>120</sup>

yield from 4½ to over 6 per<sup>130</sup> cent. The investor who purchases now will continue to receive<sup>140</sup> this yield until the bonds are paid at maturity, ten,<sup>150</sup> twenty, thirty, or forty years hence.

We are prepared to<sup>160</sup> submit at all times carefully selected lists of securities suitable<sup>170</sup> for investors' requirements and to consult at any time with<sup>180</sup> prospective investors without any obligation on their part. We should<sup>190</sup> be glad to number you among our customers.

If you<sup>200</sup> will so indicate we shall, without any obligation, be glad<sup>210</sup> to place your name upon our mailing lists to receive<sup>220</sup> our monthly investment recommendations.

Very truly yours, (227—1.56)

## 421

Mr. Roswell J. Hasbrouck  
238 Elliott Street  
Buffalo, New York

Dear Sir:

You probably know about the Empire Life Insurance<sup>10</sup> Company and the method it employs in the transaction of<sup>20</sup> its business. It appoints no agents, and has no representatives<sup>30</sup> anywhere. Its business is done direct through the mails. It<sup>40</sup> has policyholders in every state of the Union and in<sup>50</sup> every province of Canada, and some in foreign lands. It<sup>60</sup> issues every form of standard insurance approved by the Insurance<sup>70</sup> Department of the State of New York.

May we invite<sup>80</sup> you to consider one of our policies? Accompanying this letter<sup>90</sup> you will find a request for a policy on approval, which<sup>100</sup>

when signed and forwarded to us is the first step<sup>110</sup> to be taken by our method. The simplicity of the<sup>120</sup> plan we have evolved, whereby the individual may insure himself,<sup>130</sup> without the expensive intervention of a middleman, is shown in<sup>140</sup> the pages enclosed. We hope you will take the time<sup>150</sup> to read them.

Insurance policies have become in many families<sup>160</sup> as staple articles of the home as the food supplies.<sup>170</sup> We too often partake of our foods without a thorough<sup>180</sup> appreciation of their value. Too often insurance policies are tucked<sup>190</sup> away and quite forgotten. Too often, also, those earnest resolutions<sup>200</sup> to add to one's insurance fail of their purpose.

We<sup>210</sup> hope the story on pages 2 and 3 will prompt<sup>220</sup> you to complete the steps for a policy in this<sup>230</sup> company.

Yours very truly, (234—1.56)

422

Mr. Wade H. Griffin  
1229 Portland Avenue  
Louisville, Kentucky

Dear Sir:

Please accept my personal thanks for the new<sup>10</sup> checking account which you were good enough to open with<sup>20</sup> us today. I speak for the whole institution in saying<sup>30</sup> that we appreciate your business and anticipate long, close, and<sup>40</sup> mutually satisfactory relations with you.

As you probably know, we<sup>50</sup> operate under one of the oldest trust company charters in<sup>60</sup> the state, and have made a gratifying record as

executor<sup>70</sup> and trustee under wills, as trustee under special funds created<sup>80</sup> by living customers for themselves and others, as financial agent,<sup>90</sup> and in all other trust capacities.

We also have a<sup>100</sup> savings department and a department for certificates of deposit, where<sup>110</sup> we pay 4 per cent interest.

Our safe deposit department<sup>120</sup> has a private safe in its vaults ready for your<sup>130</sup> use whenever you desire to rent one, and you will<sup>140</sup> find the coupon room service in this department highly efficient.<sup>150</sup>

Our real estate department is equally well equipped to handle<sup>160</sup> any transactions in its line.

We feel that as a<sup>170</sup> checking depositor of ours you are entitled to the best<sup>180</sup> service which can be rendered you by every department of<sup>190</sup> the institution.

We hope that you will consult us freely<sup>200</sup> and frequently, and on our part we will try to<sup>210</sup> see that your relations here are so pleasant that you<sup>220</sup> will not only be satisfied but pleased—pleased enough to<sup>230</sup> recommend us to your friends as occasion arises.

We thank<sup>240</sup> you again for your account.

Yours very truly, (248—1.56)

423

Mr. Allan Harris  
135 Butter Exchange  
Providence, Rhode Island

Dear Sir:

We are glad to have your request for<sup>10</sup> our booklet, "California, Where Life is Better," and

send it<sup>20</sup> to you with pleasure. After reading it we invite you<sup>30</sup> to write us, if you wish, as to the sort<sup>40</sup> of opportunity in which you are particularly interested and the<sup>50</sup> general conditions under which you could consider coming to California.<sup>60</sup> We will tell you frankly what the prospects are in<sup>70</sup> your field here, and endeavor to put you in touch<sup>80</sup> with definite openings.

There is room here for you and<sup>90</sup> other capable men and women seeking larger opportunity. We have<sup>100</sup> only four million people in California, and our immense state<sup>110</sup> could support in prosperity fully five times the average. Our<sup>120</sup> farmers are the richest in the country. All business is<sup>130</sup> good. Labor here is well paid in every line and<sup>140</sup> the spending capacity of our people is greater than in<sup>150</sup> any other state of equal population. Our markets are the<sup>160</sup> most rapidly expanding in the world; there is unlimited opportunity<sup>170</sup> for the man with something worth while to make or<sup>180</sup> sell. We are developing our natural resources and industries on<sup>190</sup> a huge scale. Our cities and towns are growing rapidly;<sup>200</sup> they offer unequaled opportunity to the small merchant and professional<sup>210</sup> man. We have a million acres of irrigated land, the<sup>220</sup> richest in the world, capable of producing anything, ready for<sup>230</sup> settlers at fair prices and on long-term payments.

California<sup>240</sup> is a wonderfully beautiful place in which to visit, work,<sup>250</sup> or live. We live between Nature's two sanitaria, the mountains<sup>260</sup> and the ocean, and enjoy, the year round, the sweetest<sup>270</sup> and most healthful of climates. Flowers bloom in our gardens<sup>280</sup> every day; we motor and play outdoors the year round.<sup>290</sup>

Make the acquaintance of California this summer if you can.<sup>300</sup> Low rates on the railroads are at your disposal. You<sup>310</sup> will never regret the trip, especially if you make San<sup>320</sup> Francisco your objective. San Francisco is the most picturesque, fascinating,<sup>330</sup> and cosmopolitan city in America, and in the great Central<sup>340</sup> Valley contiguous to it lie California's finest opportunities.

Before you<sup>350</sup> come and when you come, call upon us freely for<sup>360</sup> advice and information. It is our duty and pleasure to<sup>370</sup> help you.

Yours truly, (374—1.56)

## 424

Subject: Concerning Sterling Silverware and Wholesale Discount  
Mr. Walter L. Drummond  
25 South Third Avenue  
Mt. Vernon, New York

Dear Sir:

Things<sup>10</sup> of beauty in your daily life add immeasurably to your<sup>20</sup> joy and happiness, and nothing gives such lasting delight and<sup>30</sup> satisfaction as beautiful sterling silverware, either as a gift or<sup>40</sup> for your home.

Fine solid silver bespeaks to your friends<sup>50</sup> good taste and refinement, and radiates cheerfulness and good hospitality.<sup>60</sup> For centuries it has been one of man's most treasured<sup>70</sup> possessions and a recognized symbol of prestige.

We are pleased<sup>80</sup> to announce that, by special arrangement with our factories, we<sup>90</sup> are offering a 50 per cent wholesale discount. All prices,<sup>100</sup>

marked in plain figures in our display cases, are quoted<sup>110</sup> in retail figures, the genuine wholesale prices being 50 per<sup>120</sup> cent off.

During the past year hundreds of buyers have<sup>130</sup> inspected our line and have declared this offer quite a<sup>140</sup> privilege. Purchases were made ranging from \$2 to \$200.<sup>150</sup> We have received many repeat orders resulting from<sup>160</sup> the wonderful values on display. As this was only an<sup>170</sup> experiment with the first thousand who received our discount cards,<sup>180</sup> we would appreciate the opportunity of presenting our line to<sup>190</sup> you for your consideration, to inspect and be convinced. It<sup>200</sup> includes many new articles of interest, appropriate gifts for all<sup>210</sup> occasions, of exclusive design, high-grade workmanship, and unexcelled finish.<sup>220</sup>

Upon presentation of the enclosed discount card made out in<sup>230</sup> your name, you are entitled to our wholesale prices. Terms<sup>240</sup> on cash basis, no charge accounts opened, and extra charge<sup>250</sup> (at actual cost) for engraving and delivery.

Yours truly, (259—1.56)

425

Messrs. W. C. Langley & Company  
1220 Fulton Street  
Chicago, Illinois

Gentlemen:

Let this company reprint by the planograph method copies<sup>10</sup> of tariffs, forms, or charts that have become exhausted. We<sup>20</sup> can reprint copies that are identical with the original, as<sup>30</sup> our process is a photographic one.

This method is especially<sup>40</sup> economical for reprinting small runs of a few hundred copies,<sup>50</sup> or for tabulated matter that is expensive to set in<sup>60</sup> type.

Some of the largest railroad companies are using our<sup>70</sup> service for all their reprint work, and we would be<sup>80</sup> pleased to number you among our satisfied customers.

A trial<sup>90</sup> order will receive our prompt and careful attention. You will<sup>100</sup> be surprised at the saving that can be effected by<sup>110</sup> the use of our process.

Very truly yours, (118—1.57)

## 426

Mr. George A. McDonald  
303 Barrera Street  
San Antonio, Texas

Dear Sir:

We take pleasure in enclosing, in accordance with<sup>10</sup> your request of July 15, a circular descriptive of our<sup>20</sup> 5½ per cent Gold Mortgage Bonds, Series<sup>30</sup> 11, together with a booklet, "A Uniform Standard Investment."

You<sup>40</sup> will note that these bonds are secured by mortgages which<sup>50</sup> average about 42 per cent of the actual value<sup>60</sup> of the properties securing them. These mortgages are made in<sup>70</sup> prosperous and growing cities of the South and West. The<sup>80</sup> bonds are also guaranteed as to principal and interest by<sup>90</sup> the entire capital, surplus, and profits of this company, amounting<sup>100</sup> to \$2,000,-000.

We thank you for your inquiry,<sup>110</sup> and hope

to receive an order from you for some<sup>120</sup> of these bonds.

Yours very truly, (126—1.57)

427

Mr. Ernest D. Cobb  
265 Center Avenue  
New Rochelle, New York

Dear Sir:

How often have you asked yourself this question:<sup>10</sup> "Can I invest \$250, \$500,<sup>20</sup> or \$1,000, and be assured of a safe<sup>30</sup> and permanent income of 15 to 20 per cent?"

The<sup>40</sup> Civic Discount Corporation can show you this dividend by investment<sup>50</sup> in a real estate corporation. We have a number of<sup>60</sup> investments that will show you a return of 15 to<sup>70</sup> 20 per cent per annum.

Remember the stockholders are limited<sup>80</sup> in number in each piece of property. In other words,<sup>90</sup> a piece of property with an equity of \$20,000<sup>100</sup> would have a limited number of stockholders up to<sup>110</sup> forty, with an average investment of \$500.

You<sup>120</sup> become an individual stockholder in an individual corporation founded on<sup>130</sup> sound real estate investment. Your investment is safe because it<sup>140</sup> is founded on real estate and backed by real estate.<sup>150</sup>

Now what advantage has this investment over the ordinary real<sup>160</sup> estate investment? Just this—you can invest a small amount<sup>170</sup> and get the same returns in proportion as the large<sup>180</sup> real estate investors.

If you are interested, please fill in<sup>190</sup> the enclosed card and mail to us and we shall<sup>200</sup> be pleased to give you further details.

Yours very truly,<sup>210</sup> (210—1.57)

428

Mr. H. S. Lockwood  
315 South Logan Street  
Denver, Colorado

Dear Sir:

Mr. W. F. Spillman is our salesman who<sup>10</sup> covers the territory in which you are located. He and<sup>20</sup> we at the plant are particularly desirous of interesting you<sup>30</sup> in the rapid selling possibilities of Food-Nut foods.

Mr.<sup>40</sup> Spillman desires to acquaint you with some of the many<sup>50</sup> ways in which Food-Nut products will assist you in<sup>60</sup> making more satisfied customers.

You know "the economy in quality<sup>70</sup> foods" to the housewives and yourself.

We realize that, even<sup>80</sup> if we should fill our packages with pure gold and<sup>90</sup> advertise them in every known medium, we should be getting<sup>100</sup> nowhere unless you, at the point of contact, bring them<sup>110</sup> to the attention of folks when they are buying supplies<sup>120</sup> for the family larder. Food-Nut foods when once sold<sup>130</sup> automatically repeat.

Mr. Spillman can demonstrate very quickly the truth<sup>140</sup> of these statements. Kindly give him the ten necessary minutes<sup>150</sup> of your undivided attention on his next visit and in<sup>160</sup> so doing we shall be satisfied and appreciative of your<sup>170</sup> interest.

*✓ ✓ ✓*  
You have our best wishes for your continued prosperity.<sup>180</sup>

Yours very truly, (183—1.57)

429

Mr. Edward Stevens  
315 Security Building  
Lynn, Massachusetts

*✓ ✓ ✓*  
Dear Sir:

*✓ ✓ ✓*  
*✓ ✓ ✓*  
The enclosed circular gives in condensed form an<sup>10</sup> outline of the various departments of our organization.

*✓ ✓ ✓*  
*✓ ✓ ✓*  
*✓ ✓ ✓*  
*✓ ✓ ✓*  
New inventions<sup>20</sup> often nullify the importance of old industries, and new laws<sup>30</sup> sometimes revolutionize an old-established business. Diversification of risk is<sup>40</sup> only common sense, but many business men put too large<sup>50</sup> a proportion of their funds in one industry or sometimes<sup>60</sup> in one section of the country.

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We publish monthly a<sup>70</sup> financial review in which our aim is to outline briefly<sup>80</sup> the condition of the market, its current trend, and its<sup>90</sup> outlook. An ever-increasing clientele finds it advantageous to keep<sup>100</sup> in touch with us regarding specific influences bearing on the<sup>110</sup> securities in which they are, or may be interested. Having<sup>120</sup> no securities of our own to sell, we act solely<sup>130</sup> in our clients' interests.

*✓ ✓ ✓*  
*✓ ✓ ✓*  
*✓ ✓ ✓*  
We are proud of our business<sup>140</sup> record of over fifty years and of the number of<sup>150</sup> clients we have served continuously. It is not our intention<sup>160</sup> to burden you with letters or literature, but we do<sup>170</sup> feel that we can be helpful to you and would<sup>180</sup> like to place the service of our organiza-

tion at your<sup>190</sup> disposal. Shall we send you our current monthly letter?

Yours<sup>200</sup> very truly, (202—1.57)

430

Mr. H. I. Good  
Schenectady High School  
Schenectady, New York

Dear Friend:

Under separate cover we are sending you a<sup>10</sup> copy of the prize poster advertising the Eastern Arts Association<sup>20</sup> Convention which is to be held in Syracuse, April 21,<sup>30</sup> 22, 23, and 24. To help<sup>40</sup> us bring the convention to the attention of the teachers<sup>50</sup> in your school who may be interested, will you please<sup>60</sup> hang the poster on your school bulletin board.

The program<sup>70</sup> is very unusual and the convention will be an inspiration<sup>80</sup> and help to any teacher who may attend. The special<sup>90</sup> groups served are the grade teachers, instructors in fine and<sup>100</sup> industrial arts, including homemaking, vocational, and continuation school teachers, also<sup>110</sup> all those who may be interested in these subjects.

We<sup>120</sup> are anxious to have this convention the largest the Association<sup>130</sup> has ever had. The local committee of Syracuse is also<sup>140</sup> desirous of obtaining 500 new members. Will you please<sup>150</sup> cooperate with us by getting one new member to sign<sup>160</sup> the enclosed blank and mail the check or money order<sup>170</sup> to the chairman of the Membership Committee.

There are a<sup>180</sup> few more booths left for school

exhibits. The commercial exhibitors<sup>190</sup> expect to give more than \$1,500<sup>200</sup> worth of gifts to members. The chairman of the committee<sup>210</sup> will be glad to give any information desired.

We hope<sup>220</sup> you will be able to attend.

Very sincerely yours, (229—1.57)

### 431

Mrs. Rosetta Coakley  
44 Wood Place  
Yonkers, New York

My dear Mrs. Coakley:

At this season, when you want<sup>10</sup> to make your Christmas purchases with the minimum of time,<sup>20</sup> trouble, and expense, a charge account at West's will be<sup>30</sup> particularly appreciated.

An adequate staff of competent salespeople makes your<sup>40</sup> selections simple, and it is easy to find the right<sup>50</sup> gift from assortments so replete with smart and distinctive articles.<sup>60</sup>

Every steamer from Europe that has arrived in the last<sup>70</sup> few weeks has brought us shipments of beautiful and unusual<sup>80</sup> gifts of merchandise from abroad.

West's, you know, has everything<sup>90</sup> in smart apparel and accessories for children and grown-ups,<sup>100</sup> of both sexes, and it is really possible to do<sup>110</sup> all your Christmas shopping here advantageously.

As we wrote you<sup>120</sup> this spring, an account is immediately available to you without<sup>130</sup> any of the usual formalities if you will just say<sup>140</sup> "Charge it" when making your selections.

Very truly yours, (149—1.57)

Mr. Walter G. Christie  
40 East Lexington Street  
Baltimore, Maryland

Dear Sir:

You are undoubtedly aware of the remarkable success<sup>10</sup> of Lindsey "70" in the two years of its existence.<sup>20</sup>

Two years ago it was little more than a name<sup>30</sup> to the public at large. Today it is the one<sup>40</sup> motor car talked about above all others.

Never before has<sup>50</sup> any car appealed so irresistibly to buyers and to owners<sup>60</sup> of all classes of cars. Never before has any car<sup>70</sup> so completely swept aside traditions or so surely pointed the<sup>80</sup> way to the obsolescence of the cumbersome, the heavy, and<sup>90</sup> the wasteful in motoring.

The Lindsey "70" came into being<sup>100</sup> as a motor car not extravagantly large or heavy, but<sup>110</sup> adequately roomy for five people; a car with perfectly balanced<sup>120</sup> motor, with a speed of 70 miles an hour and<sup>130</sup> more, with a flashing pick-up for the thickest of<sup>140</sup> traffic, yet a marvel of fuel economy.

Lindsey "70" design<sup>150</sup> created a new trend in motoring tastes. Its most astounding<sup>160</sup> success in the past two years, from every stand-point, is<sup>170</sup> sufficient evidence of the soundness of the fundamental design, the<sup>180</sup> fineness of Lindsey craftsmanship, and the materials that go into<sup>190</sup> this car.

Your nearest Lindsey dealer is eager to show<sup>200</sup> you why you should be vitally interested in the fact<sup>210</sup> that thousands of Lindsey owners

the world over are enjoying<sup>220</sup> a new degree of  
motoring satisfaction.

Very truly yours, (229—1.57)

433

Mr. F. L. Gilbert  
360 Ferry Street  
Pittsburgh, Pennsylvania

Dear Mr. Gilbert:

It is a matter of concern to<sup>10</sup> us that you are not a member of the Associate<sup>20</sup> Alumni of the college. Every collegiate institution justifies in its<sup>30</sup> alumni its existence and its development, and in no other<sup>40</sup> case is that justification more essential than in ours. The<sup>50</sup> effective support of the alumni, to which the college is<sup>60</sup> entitled, can come only through an organized body, the membership<sup>70</sup> of which ought to be as comprehensive as the living<sup>80</sup> graduates. It is a real criticism of our loyalty that<sup>90</sup> it is not so and we know you will do<sup>100</sup> your part in making such a criticism impossible.

We need<sup>110</sup> your personal support and we need the financial support of<sup>120</sup> the very moderate dues which the members pay. We could<sup>130</sup> do more and better work with a larger revenue. What<sup>140</sup> we have done and what we are doing you will<sup>150</sup> find of very real importance and interest. As a member<sup>160</sup> of the Associate Alumni you will receive the alumni's publication,<sup>170</sup> which, hitherto a quarterly, has now become a monthly periodical<sup>180</sup> under the name *The Alumnus*. We enclose a folder which<sup>190</sup> will give you some opinions of the esteem in which<sup>200</sup> its editing and its usefulness

are held, and which, we<sup>210</sup> believe, cannot fail to excite your interest.

We also enclose<sup>220</sup> an application for membership which we hope you will sign<sup>230</sup> and return to the secretary without delay.

Yours very sincerely,<sup>240</sup> (240—1.57)

434

Mrs. Frances Livingston

1534 Arcade Place

Seattle, Washington

My dear Mrs. Livingston:

If you have ever enjoyed the<sup>10</sup> fascinating pursuit of an odd piece or group of furniture,<sup>20</sup> with which to round out some scheme you have in<sup>30</sup> mind, this message will revive pleasant memories—and tempt you<sup>40</sup> again to the quest!

In rearranging our exhibits into a<sup>50</sup> series of interior groupings, there was insufficient space for a<sup>60</sup> variety of beautiful furniture and decorative accessories. Rather than place<sup>70</sup> these objects in our reserve stocks, we have marked them<sup>80</sup> for special sale—at very much less than they formerly<sup>90</sup> sold for—with a view to encouraging you and others<sup>100</sup> to a closer acquaintance with this treasure house of beautiful<sup>110</sup> things.

While you cannot mistake our building, a stroll through<sup>120</sup> the newly appointed galleries will reveal a transformation which will<sup>130</sup> surely delight you.

May we have the pleasure of a<sup>140</sup> call—particularly at this time when your visit can be<sup>150</sup> made so extremely profitable? The special sale commences tomorrow.

Very<sup>160</sup> truly yours, (162—1.57)

Mr. John B. Woodward, Advertising Manager  
The Daily Sun  
Chicago, Illinois

Dear Mr. Woodward:

Inasmuch as the Chicago *Daily Sun* played<sup>10</sup> so large a part in the success achieved in one<sup>20</sup> short year by our Chicago store, I am sure you<sup>30</sup> will be interested in this resumé of our experience.

As<sup>40</sup> you know, the Odell fashion shops are designed to supply<sup>50</sup> the demands of the American woman who keeps up to<sup>60</sup> the minute in style, yet does not wish to pay<sup>70</sup> exorbitant prices for her apparel. In a word a "style<sup>80</sup> divorced from extravagance" trade.

Our problem in Chicago, then, was<sup>90</sup> to reach the greatest number of these progressive women in<sup>100</sup> the most effective manner, with our advertising. We had carefully<sup>110</sup> studied the Chicago market, and adapted our merchandise to its<sup>120</sup> requirements, but in the matter of advertising mediums we could<sup>130</sup> only learn the best by experience.

However, experience is a<sup>140</sup> quick as well as an able teacher to the advertiser,<sup>150</sup> and we soon learned that a vast number of progressive<sup>160</sup> women in Chicago and its suburbs look to the *Daily<sup>170</sup> Sun* for their advertising information and guidance.

Our advertising for<sup>180</sup> the year in which we have done business in Chicago<sup>190</sup> reflects this discovery—and our gratifying success in this market<sup>200</sup> reflects the effectiveness of this advertising.

In a little more<sup>210</sup> than twelve months the Odell fashion shop has achieved a<sup>220</sup> distinct and ever-increasing leadership in its field, and no<sup>230</sup> small part of this very gratifying success is due to<sup>240</sup> the pulling power of our advertising in the *Daily Sun.*<sup>250</sup>

Very truly yours, (253—1.57)

436

Mr. William S. Fitzpatrick  
42 Reppert Building  
Uniontown, Pennsylvania

Dear Sir:

Some of the brainiest automobile owners in town<sup>10</sup>—smart people who look twice and think three times before<sup>20</sup> they buy anything—buy all their requirements from us.

If<sup>30</sup> we can satisfy these people we are sure we can<sup>40</sup> please you too. They come here regularly because they have<sup>50</sup> found our establishment a perfectly safe, reliable, dependable place to<sup>60</sup> patronize.

We could not win the preference of these discriminating<sup>70</sup> people unless what we had to offer was definitely better<sup>80</sup> than they could find elsewhere.

Because our location is convenient,<sup>90</sup> our service prompt, efficient, and courteous, our merchandise of the<sup>100</sup> highest quality, and our prices surprisingly low, we have built<sup>110</sup> up a substantial business which is growing every day.

We<sup>120</sup> are anxious to secure all of your business, and we<sup>130</sup> feel absolutely certain we can satisfy you.

The next time<sup>140</sup> you need anything for your automobile, drive in.

Very truly<sup>150</sup> yours, (151—1.57)

437

Messrs. Harry B. Hill & Company

547 Howard Street

San Francisco, California

*22*  
Gentlemen:

Are you still taking the chance of missing some<sup>10</sup> new idea that might possibly increase your profits? Do you<sup>20</sup> still depend on yourself alone as an idea hunter? It<sup>30</sup> is almost a hopeless job, for you know that an<sup>40</sup> individual has little chance of reading thoroughly the trade papers<sup>50</sup> he receives, to say nothing about some 1,362<sup>60</sup> business publications he never sees.

Yet<sup>70</sup> any one of these papers might contain an article packed<sup>80</sup> with ideas which could be successfully applied to your business.<sup>90</sup> You can make sure of seeing every helpful article by<sup>100</sup> letting *The Business Review* find it for you and tell<sup>110</sup> you about it. Our editors see all the technical and<sup>120</sup> trade journals, all the business magazines, all the important house<sup>130</sup> organs, association bulletins, and Government reports.

From the pages of<sup>140</sup> these different publications the very articles you would want to<sup>150</sup> see are selected, digested, and put on your desk in<sup>160</sup> semimonthly reports. In addition to this service, subscribers to<sup>170</sup> *The Business Review* may call upon our research department for<sup>180</sup> information and special reports on any commercial subject, free of<sup>190</sup> charge. The value of this feature is

indicated by the<sup>200</sup> many letters we receive praising the thoroughness and completeness of<sup>210</sup> information that could not be obtained from other sources.

The<sup>220</sup> standard subscription to *The Business Review* is \$12.50<sup>230</sup> a year for each section, with special combination rates<sup>240</sup> for two or more sections, as shown on the card<sup>250</sup> enclosed.

It won't cost you a penny to see *The Business Review*. Mail back the stamped card enclosed and we<sup>270</sup> will send a handsome binder containing some recent issues for<sup>280</sup> ten days' free examination. Within that time you may either<sup>290</sup> return the material without further obligation, or we will enter<sup>300</sup> your subscription to begin with the next issue.

Yours very<sup>310</sup> truly, (311—1.57)

438

Mr. Louis P. Farrar  
28 Harding Street  
Worcester, Massachusetts

Dear Sir:

As a result of a recent exchange offering,<sup>10</sup> we obtained more bonds than we needed to fill the<sup>20</sup> order we then had on hand. We are consequently giving<sup>30</sup> you the opportunity to subscribe for the oversupply at par<sup>40</sup> and interest as long as the limited amount on hand<sup>50</sup> is available.

As you will note from the attached sheet<sup>60</sup> and the photographs enclosed, three of these buildings are completed,<sup>70</sup> are from 90 to 100 per cent rented, and<sup>80</sup> their actual net earnings are considerably in excess of our<sup>90</sup> estimates.

The location of each of them is ideal. In<sup>100</sup> every respect these bonds measure up to the highest investment<sup>110</sup> standards.

Since these issues are among the most popular we<sup>120</sup> have ever underwritten, we anticipate that the limited amounts now<sup>130</sup> available will be very quickly oversubscribed. We suggest, therefore, that<sup>140</sup> you specify the amount and issue desired on the attached<sup>150</sup> blank and mail to us immediately with your check or<sup>160</sup> bank delivery instructions.

Very truly yours, (166—1.57)

439

Consolidated Credit Association  
2020 Grand Avenue  
Kansas City, Missouri

Gentlemen:

As stated in our letter of January 15, we<sup>10</sup> have previously been unable to acknowledge your letter of December<sup>20</sup> 28 because of lack of time. We hope the<sup>30</sup> delay did not cause you any inconvenience.

At this time<sup>40</sup> we are pleased to inform you that the service rendered<sup>50</sup> by you has been pleasing and satisfactory to us in<sup>60</sup> every respect. From our acquaintance with the personnel of your<sup>70</sup> organization we gain the impression that we may expect a<sup>80</sup> continuance of the first-class service which you have thus<sup>90</sup> far rendered.

We find that your credit service has benefited<sup>100</sup> us in many ways, because it is concerned mainly with<sup>110</sup> the drug and chemical trade. Perhaps it is unnecessary to<sup>120</sup> state that it is to

be expected that a credit<sup>130</sup> organization which concentrates on a certain trade can be more<sup>140</sup> valuable to concerns in that line than a mercantile agency<sup>150</sup> that offers service in an unlimited number of lines. We<sup>160</sup> find that the various services rendered by your organization have<sup>170</sup> aided us materially in handling our business from the credit<sup>180</sup> end.

You have our best wishes for your continued success.<sup>190</sup>

Very truly yours, (193—1.57)

## 440

Mr. Edward C. Robinson  
1890 Seventh Avenue  
New York, New York

Dear Sir:

We have carefully rechecked our records and are<sup>10</sup> unable to find any errors in the charge for local<sup>20</sup> messages sent from Lenox 8264 as shown<sup>30</sup> on your February 1 bill.

Our operating practice provides that<sup>40</sup> only completed connections shall be charged. Uncompleted calls, such as<sup>50</sup> those on which "busy" or "don't answer" is reported, are<sup>60</sup> not charged. In case a wrong connection is established, and<sup>70</sup> the operator's attention is called to it, the wrong connection<sup>80</sup> is not charged.

Because of the precautions observed in our<sup>90</sup> operating practice to prevent overcharges, we believe that the charge<sup>100</sup> in question represents only the number of messages sent from<sup>110</sup> your telephone.

Yours very truly, (115—1.58)

441

Mr. Henry L. Cox  
1440 Broadway  
New York, New York

Dear Sir:

How many times have you tried in vain<sup>10</sup> to find a certain definite and authoritative definition or direction<sup>20</sup> concerning some perplexing problem that has come up in your<sup>30</sup> daily work?

How often have you felt the need of<sup>40</sup> an authoritative source—to establish the rightness of your position,<sup>50</sup> or to set you surely on the right track?

Now,<sup>60</sup> for the first time, there is an authoritative and comprehensive<sup>70</sup> work that will quickly and finally solve your perplexing problems<sup>80</sup>—close the debates or discussions that so frequently arise concerning<sup>90</sup> accounting terminology or procedure.

Now there is a practical working<sup>100</sup> assistant for the accountant, not only in his daily work,<sup>110</sup> but in preparing the talks he so often is called<sup>120</sup> upon to make before boards of directors—and to prepare<sup>130</sup> them so as to be professionally and technically correct, yet<sup>140</sup> clearly understandable to the layman.

Many of the best minds<sup>150</sup> of the accounting and general business world have contributed to<sup>160</sup> this great work, thereby affording you the same information on<sup>170</sup> any question that arises that you could get through personal<sup>180</sup> conferences with these men, for this work contains the results<sup>190</sup> of literally hundreds of just such actual conferences.

Note the<sup>200</sup> partial list of those who are responsible for the preparation<sup>210</sup> of this great work—note their standing. Their work is<sup>220</sup> always accepted as the best obtainable; so is this work<sup>230</sup>—the culmination of many years of deep thinking and hard<sup>240</sup> labor on their part.

To be sure that you will<sup>250</sup> enjoy the use of this practical working tool at the<sup>260</sup> earliest moment possible, and at the least outlay of cash,<sup>270</sup> better accept the enclosed special prepublication offer—or have your<sup>280</sup> secretary do it at once.

Yours very truly, (288—1.58)

## 442

North High School  
Des Moines, Iowa

Gentlemen:

Before you open the attached telegram—probably one of<sup>10</sup> the biggest telegrams you have ever seen!—let us explain<sup>20</sup> why we have sent it to you.

It is because<sup>30</sup> we realize and appreciate your keen interest in all noteworthy<sup>40</sup> developments along educational lines, particularly with relation to education designed<sup>50</sup> to prepare pupils for useful service in business life.

It<sup>60</sup> is a distinct tribute to the service given by Universal<sup>70</sup> typewriters during long comparative tests that the Detroit Board of<sup>80</sup> Education should have made possible the enclosed reproduction of a<sup>90</sup> telegram from our representatives in that city to our head<sup>100</sup> office in Chicago.

It is unique in school annals that<sup>110</sup> nearly 95 per cent of all typewriters supplied all<sup>120</sup> the

pupils of Detroit's schools by that Board are now<sup>130</sup> of a single make—Universals!

We value the great importance<sup>140</sup> of your good opinion in molding the minds of tomorrow,<sup>150</sup> and we intend, if we may, to tell you from<sup>160</sup> time to time of significant little matters, such as the<sup>170</sup> enclosed, which may move you to "think well of the<sup>180</sup> Universals"!

Yours very truly, (184—1.58)

443

Mr. Prescott N. Wilcox

203 O'Neal Avenue

Hopkinsville, Kentucky

Dear Sir:

In re: Policy No. 643280<sup>10</sup>

We were pleased to receive an<sup>20</sup> acknowledgment of our letter relative to the proposed reinstatement of<sup>30</sup> the aforementioned policy.

By reason of the non-payment of<sup>40</sup> the premium of \$72.16, which became<sup>50</sup> due on December 7, the policy was lapsed on our<sup>60</sup> books.

In this connection we wish to point out to<sup>70</sup> you that you applied for the policy appreciating the value<sup>80</sup> of life insurance as an investment, aside from the protection<sup>90</sup> afforded by it. You know also that the policy provides<sup>100</sup> for many benefits increasing in value from year to year<sup>110</sup> and that it cannot be dropped without considerable sacrifice on<sup>120</sup> your part.

We shall be glad to consider reinstatement of<sup>130</sup> the policy on the conditions given in the enclosed memorandum.<sup>140</sup>

We hope that you may see your way clear to<sup>150</sup> apply for reinstatement of the policy at an early date.<sup>160</sup>

Very truly yours, (163—1.58)

444

Mr. R. A. Craig  
650 Broad Street  
Newark, New Jersey

Dear Sir:

The Harrington Building and Loan Association, on Monday,<sup>10</sup> November 20, 1927, will become twenty-one<sup>20</sup> years old. On that day the Association also opens its<sup>30</sup> seventieth series of instalment stock.

Through the mutual cooperation of<sup>40</sup> the officers and shareholders, its assets are now over<sup>50</sup> \$1,570,000, of which<sup>60</sup> \$1,490,000 stands invested in first mortgage<sup>70</sup> loans, the remainder in loans on shares of the Association.<sup>80</sup>

Within the next few days you will receive a copy<sup>90</sup> of the annual report. This will manifestly show the steady<sup>100</sup> growth of the Association and the prudent manner in which<sup>110</sup> your money is invested. Money saved in this Association brings<sup>120</sup> a safe and sure return.

Shares in the Harrington are<sup>130</sup> secure. You can have your money at any time. You<sup>140</sup> know the profits are steady. You know the strength of<sup>150</sup> the organization.

November 22 is a real opportunity. Will<sup>160</sup> you take advantage of it. Will you tell your friends<sup>170</sup> and associates about it?

Remember that every share adds to<sup>180</sup> the

resources of the Harrington and the earning power  
of<sup>190</sup> your own shares!

We count on you to make this<sup>200</sup> the biggest  
series in our history.

Yours very truly, (209—1.58)

### 445

Messrs. Abbott & Storm  
428 Bermuda Street  
New Orleans, Louisiana

Gentlemen:

Lest you think our only products are the engraved<sup>10</sup> and lithographed letterheads that we have previously sent you, may<sup>20</sup> we call to your attention the line of statement covers<sup>30</sup> on which we specialize. These covers are reproduced from drawings<sup>40</sup> and photographs, by either engraving or lithographic processes, as you<sup>50</sup> may choose.

The enclosed specimens of covers in actual use<sup>60</sup> will show the quality and character of this work. We<sup>70</sup> shall be pleased to have an opportunity to discuss your<sup>80</sup> particular requirements, as we are in a position to submit<sup>90</sup> suggestions that should be of interest. An acceptance of this<sup>100</sup> offer will in no way obligate you.

Very truly yours,<sup>110</sup> (110—1.59)

### 446

Hargrave Service Systems  
25 West Fourteenth Street  
New York, New York

Dear Sirs:

We acknowledge with thanks your letter of

the<sup>10</sup> 20th returning the questionnaires recently answered by our field representatives<sup>20</sup> respecting their knowledge of S. O. S.

We note with<sup>30</sup> genuine pleasure the satisfaction expressed in your letter with reference<sup>40</sup> to the answers furnished by our men, and are disseminating<sup>50</sup> to them the result of the examination.

Your reference to<sup>60</sup> our representative, Mr. Clark, has been noted. We shall confer<sup>70</sup> with him next week in the hope that he will<sup>80</sup> be as enthusiastic about your service as the other field<sup>90</sup> representatives have been.

Thank you for your kind interest.

Very<sup>100</sup> truly yours, (102—1.59)

447

Mr. Ralph S. Humphries  
752 Olympia Street  
Spokane, Washington

Dear Sir:

If, upon opening the will of a deceased<sup>10</sup> friend, it were found that you had been appointed executor<sup>20</sup> and trustee, your first sentiments would be pride at the<sup>30</sup> confidence imposed in you and determination to do your utmost<sup>40</sup> on behalf of your friend's heirs.

When it became apparent,<sup>50</sup> however, that you had undertaken more than you could accomplish,<sup>60</sup> that your own business and lack of experience interfered with<sup>70</sup> the proper administration of his estate, your sentiments would change<sup>80</sup> and you would regret your appointment as executor.

In choosing<sup>90</sup> an executor do not impose upon

a friend or relative.<sup>100</sup> Designate this bank, whose business it is to assume the<sup>110</sup> responsibilities of administering your estate. It costs no more.

Come<sup>120</sup> in and talk it over with our trust officer.

Yours<sup>130</sup> very truly, (132—1.59)

448

Mr. George E. Hargrave  
1133 Broadway  
New York, New York

Dear Sir:

As gifts of merchandise from our shop are<sup>10</sup> always highly appreciated, we are prompted to write this letter<sup>20</sup> to you and to a number of other busy men<sup>30</sup> who are considering the matter of suitable remembrances for their<sup>40</sup> friends and business associates.

It would be a pleasure to<sup>50</sup> arrange an appointment with you. We could send one of<sup>60</sup> our experienced representatives to your office, who could serve you<sup>70</sup> intelligently, relieving you of the burdensome details of choosing the<sup>80</sup> articles. He devotes all his time to making selections and<sup>90</sup> can be of invaluable assistance to you in that respect.<sup>100</sup>

A great many of our patrons are now disposing of<sup>110</sup> the problem of Christmas presents, conveniently and yet very appropriately,<sup>120</sup> by sending our merchandise bonds which are drawn for any<sup>130</sup> specified sum. These certificates may be redeemed by the person<sup>140</sup> to whom given, at any time, in the form of<sup>150</sup> shirts, neckwear, handkerchiefs, mufflers, dressing gowns, hose, or

any other<sup>160</sup> requisites at our New York, Paris, or London establishments.

May<sup>170</sup> we look forward to the privilege of taking care of<sup>180</sup> your holiday requirements?

Yours very truly, (186—1.59)

449

Mr. Frederick Jordan  
29 West Third Street  
St. Paul, Minnesota

Dear Sir:

Thank you for your interest and inquiry of<sup>10</sup> May 15. We shall be greatly pleased to give you<sup>20</sup> complete information relative to the Speakograph system and its direct<sup>30</sup> application to your individual needs.

By the very nature of<sup>40</sup> this system, it is hardly possible to convey to you,<sup>50</sup> through the medium of a letter, an adequate understanding of<sup>60</sup> Speakograph—what it is, and what it can do for<sup>70</sup> you. You will unquestionably find it far more satisfactory to<sup>80</sup> see a practical demonstration of a small portable system in<sup>90</sup> actual operation in your own office.

One of our representatives<sup>100</sup> can explain the service to you clearly in not more<sup>110</sup> than ten minutes. At the same time he can give<sup>120</sup> you an estimate of the cost of installing a system<sup>130</sup> that will be designed to meet your individual requirements in<sup>140</sup> the most effective and economic manner possible.

His call will<sup>150</sup> in no way obligate you, but it will mean valuable<sup>160</sup> information and a basis for unbiased analysis of Speakograph service.<sup>170</sup>

1  
2  
Will you indicate on the enclosed card a day and<sup>180</sup> hour when it will be convenient for you to see<sup>190</sup> the Speakograph?

Yours sincerely, (194—1.59)

**450**

Mr. Philip I. Towle  
East Orange High School  
East Orange, New Jersey

Dear Sir:

The accompanying folder contains brief announcements of our<sup>10</sup> most recent publications; also a complete list of all titles<sup>20</sup> we at present are able to supply.

For your convenience<sup>30</sup> in ordering, or in requesting details concerning any book listed<sup>40</sup> but not described, the reverse side of this form may<sup>50</sup> be used.

Please note the statement at the foot of<sup>60</sup> the next page. The terms stated are dictated solely by<sup>70</sup> our wish to be of the largest possible service to<sup>80</sup> the cause of education. A major part of our publishing<sup>90</sup> activity is devoted to the issuing of scientific works of<sup>100</sup> restricted appeal. In order that such books may be made<sup>110</sup> available in increasing number, strict economy in distribution must be<sup>120</sup> practiced. We do not attempt to duplicate the practices of<sup>130</sup> textbook publishers with whom professional books are only a side<sup>140</sup> issue.

We thank you for your past favors and trust<sup>150</sup> that we may continue to enjoy your patronage.

Very truly<sup>160</sup> yours, (161—1.59)

Everyday Book Company  
100 Washington Square  
New York, New York

Gentlemen:

I have recently had an opportunity to examine a<sup>10</sup> copy of your book "Business English," by Hotchkin and Grow.<sup>20</sup> I am very much pleased with it and I regard<sup>30</sup> it as a very valuable contribution to business literature, particularly<sup>40</sup> in its reference to letter writing, which is somewhat a<sup>50</sup> hobby of mine.

Three points in regard to this book<sup>60</sup> impress me very strongly and favorably.

First: The book is<sup>70</sup> written from that valuable psychological standpoint which seeks to point<sup>80</sup> out the way to impress the recipient of the letter<sup>90</sup> rather than to give expression to the writer's own feelings.<sup>100</sup>

Second: The arrangement of the book is exceedingly good, all<sup>110</sup> topics being logically presented in proper order.

Third: The illustrations<sup>120</sup> chosen show a practical knowledge on the part of its<sup>130</sup> authors of modern, up-to-date business methods and conventional<sup>140</sup> expression.

It seems to me that this book should have<sup>150</sup> a very wide distribution among business correspondents. I am sure<sup>160</sup> it will be profitable not only to those young men<sup>170</sup> who are beginning their business careers, but also to the<sup>180</sup> more mature business man who has, alas, fallen into bad<sup>190</sup> habits of correspondence of which he is often unaware.

I<sup>200</sup> hope this new book will meet with the success which<sup>210</sup> it deserves.

Very truly yours, (215—1.59)

**452**

Mr. W. G. Zeller  
29 West Thirteenth Street  
Bayonne, New Jersey

Dear Sir:

Some time ago you were interested in taking<sup>10</sup> up a course of instruction in designing at our school.<sup>20</sup>

We have written to you several times pointing out the<sup>30</sup> advantages that you will derive from coming to our institution.<sup>40</sup> Your earning power will be increased and your work will<sup>50</sup> become a pleasure.

For some reason you have not paid<sup>60</sup> any attention to our several letters. We find it impossible<sup>70</sup> to believe that you intentionally overlooked this opportunity. Do you<sup>80</sup> realize the difference in the earning power of ordinary mechanical<sup>90</sup> ability and that of skilled designing? It is nothing unusual<sup>100</sup> these days for a designer to earn from \$5,000<sup>110</sup> to \$10,000 a year. Your income is<sup>120</sup> based solely upon your ability.

This opportunity has been seized<sup>130</sup> by many others as the stepping stone to success. They<sup>140</sup> have been successful—why not you?

Do you know that<sup>150</sup> designing is the coming profession, is easy to learn, and<sup>160</sup> pays big money? The future for a designer is unlimited.<sup>170</sup>

Do not forget that at the Mitchell Designing School you<sup>180</sup> can learn in your spare time and

you can earn<sup>190</sup> while you learn. You had better think this over.

We<sup>200</sup> ask for the courtesy of a reply to this letter.<sup>210</sup>

Very truly yours, (213—1.59)

## 453

Mr. Raymond Klein  
436 Kelly Street  
New York, New York

My dear Mr. Klein:

In our letter to you several<sup>10</sup> days ago we told you of our intention to open<sup>20</sup> an Erwin-Corona banking office in Hunt's Point at Southern<sup>30</sup> Boulevard and 200th Street, and we feel you may<sup>40</sup> be interested in knowing more about our plans.

It is<sup>50</sup> intended that this office is to be, in every sense<sup>60</sup> of the word, a bank complete in itself to serve<sup>70</sup> the Hunt's Point section. Besides the customary facilities for a<sup>80</sup> general banking business, it will be equipped to act in<sup>90</sup> any trust capacity, buy or sell securities for you, supply<sup>100</sup> foreign currency or transmit funds abroad, pay interest on special<sup>110</sup> interest accounts, and provide safe deposit facilities.

Moreover, through the<sup>120</sup> far-reaching Erwin-Corona organization, it will supply a close<sup>130</sup> link between business in Hunt's Point and business elsewhere. The<sup>140</sup> company now has sixteen other banking offices in Greater New<sup>150</sup> York organized to handle the business of customers in this<sup>160</sup> city, as well as those in other states and other<sup>170</sup> countries.

The Hunt's Point office, therefore, will offer a complete<sup>180</sup> banking and trust service through which you can conduct business<sup>190</sup> easily and promptly with other parts of New York or<sup>200</sup> anywhere else in the world. And back of it, as<sup>210</sup> a guarantee of its security, will be the financial strength<sup>220</sup> and responsibility of the entire Erwin-Corona with resources amounting<sup>230</sup> to \$380,000,000.

Very truly yours, (239—1.59)

#### 454

Mr. J. M. Dixon  
195 South Jackson Street  
Montgomery, Alabama

Dear Sir:

The booklet enclosed will especially interest you if<sup>10</sup> you have found, as so many banks have, a scarcity<sup>20</sup> of good mortgages in your territory. For some years now<sup>30</sup> we have supplied a number of banks and trust companies<sup>40</sup> in your section of the country with our Guaranteed First<sup>50</sup> Mortgage Bonds, for their own investment account and for resale<sup>60</sup> to their customers. These bonds differ widely from the usual<sup>70</sup> run of real estate securities; they particularly fulfil a bank's<sup>80</sup> requirements of wide margin of security and reasonable marketability, and<sup>90</sup> carry, we believe, the strongest guarantee of any real estate<sup>100</sup> securities on the market today.

We are of the opinion<sup>110</sup> that your institution can advantageously handle these bonds. At present<sup>120</sup> we are regularly supplying banks, in comparatively small localities, with<sup>130</sup> an average

of from ten to sixty bonds a month,<sup>140</sup> most of which they are placing in the hands of<sup>150</sup> their depositors. The exceptionally high character of these bonds makes<sup>160</sup> them an ideal bank recommendation, one which you can be<sup>170</sup> sure will always reflect your good judgment.

If you think<sup>180</sup> your institution might be interested in these bonds either for<sup>190</sup> your own funds, in connection with trusts, or for your<sup>200</sup> depositors, we shall be glad to give you further details,<sup>210</sup> and allow you a dealer's concession.

We would appreciate hearing<sup>220</sup> from you in regard to this matter.

Very truly yours,<sup>230</sup> (230—1.59)

455

Mr. Henry A. Wright  
27 Shepard Street  
Worcester, Massachusetts

Dear Sir:

Your letter of December 1, addressed to our<sup>10</sup> Chicago Office, has been referred to me for attention. In<sup>20</sup> the meantime, there has been correspondence between your accounting department<sup>30</sup> and ours, and it seems to me that progress is<sup>40</sup> being made in straightening out the difficulties which have prevailed.<sup>50</sup> If I am mistaken in this respect and there are<sup>60</sup> any points in which we cannot agree, I shall be<sup>70</sup> very glad to go into them personally with a view<sup>80</sup> to reaching an understanding.

My present purpose in writing is<sup>90</sup> to assure you that our policy is one of cooperation.<sup>100</sup> We realize fully that without the good will of

the<sup>110</sup> merchants representing us we cannot possibly make a success. The<sup>120</sup> tremendous strides which we have made since this business began,<sup>130</sup> in the face of long-established competition, must convince you<sup>140</sup> that our general attitude has not been such as it<sup>150</sup> appeared to you in the light of your own experience.<sup>160</sup>

You know very well that you can lay out the<sup>170</sup> best possible system and impress upon your employees the importance<sup>180</sup> of careful and courteous consideration of everything pertaining to your<sup>190</sup> customers. You may do everything in your power to conduct<sup>200</sup> your business on an ideal plan and still, because of<sup>210</sup> the uncertainty of the human element, your purpose is defeated.<sup>220</sup>

Occasionally some letter will leave this plant which fails wholly<sup>230</sup> to carry the spirit of our organization. It is not<sup>240</sup> done deliberately, but possibly through thoughtlessness on the part of<sup>250</sup> the correspondent. The merchant who receives the letter naturally believes<sup>260</sup> that it is an official representation of our policy and<sup>270</sup> that merchant forms a poor impression of us.

I am<sup>280</sup> happy to say, however, that instances of this kind are<sup>290</sup> rare, and that more often the frank, courteous, and complete<sup>300</sup> type of letter issues. We know that the impression of<sup>310</sup> the merchant has been one of the big features in<sup>320</sup> our success, and we shall never intentionally do anything that<sup>330</sup> smacks of dictation to him or lack of consideration of<sup>340</sup> the conditions affecting his agency.

This expresses our policy, and<sup>350</sup> an experience of a different character is contrary to our<sup>360</sup> policy.

Should anything at any time develop in connection with<sup>370</sup> your agency, I should appreciate your bringing the matter to<sup>380</sup> my personal attention, and I promise you it will receive<sup>390</sup> careful and fair-minded consideration.

Yours very truly, (398—1.59)

456

Mr. John R. Hamilton  
1005 La Salle Street  
Chicago, Illinois

Dear Sir:

Enclosed is our contract No. A1200,<sup>10</sup> dated December 1, 1926, covering<sup>20</sup> advertising of our client, the Empire Audit Company, in your<sup>30</sup> publication.

We should appreciate it if you would fill out<sup>40</sup> and return to the writer as soon as possible the<sup>50</sup> acceptance slip attached to this contract.

Yours very truly, (59—1.60)

457

Mr. William J. Younger  
38 Public Square  
Watertown, New York

Dear Mr. Younger:

Upon payment of the first premium under<sup>10</sup> Policy No. 568730,<sup>20</sup> a letter of welcome was mailed to the insured in<sup>30</sup> accordance with the information given in the application for the<sup>40</sup> policy.

Our letter, however, has been returned by the postal<sup>50</sup> authorities as undeliverable. Since the

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policy was only recently issued,<sup>60</sup> and in order to prevent it from lapsing if the<sup>70</sup> notices are not mailed to the correct address, we would<sup>80</sup> ask you to investigate this case and let us have<sup>90</sup> your early advice.

Sincerely yours, (95—1.60)

## 458

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Miss Frances M. Brooks  
State Normal School  
Salem, Massachusetts

My dear Miss Brooks:

Knowing from long experience the exacting<sup>10</sup> qualifications demanded by you when seeking entertainers, we wish to<sup>20</sup> acquaint you with our Bureau, whose success has been built<sup>30</sup> along the lines of clean, wholesome entertainment.

We have listed<sup>40</sup> with us and under contract many sterling attractions that we<sup>50</sup> believe you would be interested in.

Many of our entertainers<sup>60</sup> can present programs lasting one hour and we can send<sup>70</sup> them to you for \$15 to \$20, depending<sup>80</sup> upon the attraction.

Our listing of artists is the largest<sup>90</sup> in the city. Only entertainers of recognized ability whose entertainment<sup>100</sup> has been personally passed upon by this Bureau are ever<sup>110</sup> offered.

We will consider it a privilege to be of<sup>120</sup> service. If you are interested, we shall gladly give you<sup>130</sup> further details.

We hope you will call upon us when<sup>140</sup> the occasion presents itself.

Very truly yours, (147—1.60)

**459**

Mr. C. E. Alexander  
517 Cleveland Avenue  
Kansas City, Missouri

Dear Sir:

To expedite rendering statements after the first of<sup>10</sup> each month, commencing with our January 1 statement, we will<sup>20</sup> discontinue our former practice of detailing the entire account, but<sup>30</sup> will show the balance at the beginning of the month<sup>40</sup> and the detail of current transactions, with all additions and<sup>50</sup> deductions.

Therefore, the statement enclosed will be the last one<sup>60</sup> setting forth the entire detail of account. It will be<sup>70</sup> well to retain this and future statements for reference. Should<sup>80</sup> your statement become lost, a duplicate will be promptly submitted<sup>90</sup> upon request. Please report errors promptly.

This practice is in<sup>100</sup> line with general accounting procedure.

Yours very truly, (108—1.60)

**460**

Mr. Godfrey N. Nelson  
25 Liberty Square  
Philadelphia, Pennsylvania

Dear Sir:

My private sales department is constantly in touch<sup>10</sup> with buyers interested in the purchase of property of every<sup>20</sup> description. Undoubtedly, the estates and owners you represent desire to<sup>30</sup> dispose of certain property from time to time.

If you<sup>40</sup> are interested in selling any property at present, I shall<sup>50</sup> be pleased to receive a list, with complete details.

If<sup>60</sup> after receiving the list, any of my clients are desirous<sup>70</sup> of purchasing, I shall be glad to communicate with you<sup>80</sup> immediately.

I hope to have the pleasure of serving you,<sup>90</sup> and assure you that my private sales department is at<sup>100</sup> your disposal.

Very truly yours, (105—1.60)

### 461

Mr. M. Richardson  
49 Kinsman Street  
Ashtabula, Ohio

Dear Sir:

We were pleased to receive an acknowledgment of<sup>10</sup> our letter relative to the proposed reinstatement of your policy<sup>20</sup> on its original terms.

By reason of the non-payment<sup>30</sup> of the premium of \$51.22,<sup>40</sup> which became due on September 15, the policy was automatically<sup>50</sup> continued in force on our books as extended term insurance.<sup>60</sup>

Reinstatement of the policy to its original terms will be<sup>70</sup> gladly considered by us on the conditions recited in the<sup>80</sup> enclosed memorandum.

Should you find it inconvenient to pay the<sup>90</sup> amount in arrears in cash, we shall be pleased to<sup>100</sup> grant a loan under the policy, whereby the policy may<sup>110</sup> be reinstated on our books on its original terms without<sup>120</sup> any cash outlay on your part whatsoever, as stated in<sup>130</sup> the attached memorandum.

The necessary loan papers for execution will<sup>140</sup> be gladly furnished upon request.

We hope that we may<sup>150</sup> hear from you on the matter at an early date.<sup>160</sup>

Very truly yours, (163—1.60)

462

Mr. Frank V. Wallace  
152 Polk Street  
Gary, Indiana

My dear Mr. Wallace:

From time to time you have<sup>10</sup> received letters from me telling you about the closing date<sup>20</sup> of a particular issue of *Business Men*. Perhaps you have<sup>30</sup> wondered why I have been so persistent in suggesting that<sup>40</sup> you use this publication, so I am going to let<sup>50</sup> Mr. R. N. Bellows, advertising manager of the Addressoline Company,<sup>60</sup> Boston, tell you why:

"Without going into any great detail,<sup>70</sup> *Business Men* is producing greater traceable results per dollar spent<sup>80</sup> than any other publication in which we advertise."

Considering everything,<sup>90</sup> I think you will agree that Mr. Bellows has found<sup>100</sup> *Business Men* profitable, but he is just one of many<sup>110</sup> advertisers who has found that advertising in *Business Men* pays.<sup>120</sup> Naturally, I feel that if it is profitable for its<sup>130</sup> advertisers, it will prove profitable for you. That is why<sup>140</sup> I would like to see you advertise in *Business Men*.<sup>150</sup>

September 10 is the closing date of the November issue.<sup>160</sup> Why not get your advertising in November *Business Men*, along<sup>170</sup> with

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Mr. Bellows', for I am sure that you will<sup>180</sup> agree with him after *Business Men* has had an opportunity<sup>190</sup> to work for you.

Yours very truly, (197—1.60)

463

Mr. J. L. Salet  
Harrington Typewriter Company  
New York, New York

My dear Mr. Salet:

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This letter will be of interest<sup>10</sup> to your office manager, employment manager, or whoever is responsible<sup>20</sup> for the development of the young men and women in<sup>30</sup> your employ.

We are offering a practical course in the<sup>40</sup> technique of office methods designed to teach office men and<sup>50</sup> women exactly how results are accomplished. Specific problems of students<sup>60</sup> are worked out in the class and methods are taught<sup>70</sup> which can be used by students in their own work.<sup>80</sup>

The following topics are considered in detail: development of the<sup>90</sup> stenographic, clerical, filing, mailing, order, purchasing, and advertising departments; stock<sup>100</sup> keeping, etc.; getting work done accurately and on time; fitting<sup>110</sup> office equipment to the workers; training and developing employees; how<sup>120</sup> to keep office work up to date by means of<sup>130</sup> Hunt progress charts; how to locate trouble and prevent its<sup>140</sup> recurrence; executive action based on facts not on opinions.

This<sup>150</sup> course will be given by Mr. Willis Hart, who is<sup>160</sup> well known as an industrial engineer. He has gone farther<sup>170</sup> in adapting

Hunt methods to the office than anybody else<sup>180</sup> in the field. The enclosed reprint will give you an<sup>190</sup> idea as to the methods he will teach.

The class<sup>200</sup> will meet Friday evenings, 8:00 to 9:45, for<sup>210</sup> fifteen consecutive weeks—one semester—beginning Friday, September 24.<sup>220</sup> Members of your organization are invited to attend the opening<sup>230</sup> lecture.

The tuition fee for the course is \$20<sup>240</sup> payable in advance. Enrollments for this course will be accepted<sup>250</sup> now between the hours of 9:00 a.m. to 9:00<sup>260</sup> p.m.

If you desire any further information please call,<sup>270</sup> write, or telephone the director.

Very truly yours, (278—1.60)

## 464

Mr. Alexander E. Hunter  
124 William Street  
Newark, New Jersey

Dear Sir:

In response to your letter of May 14,<sup>10</sup> we wish to explain that, when considering adjustments, we cannot<sup>20</sup> permit ourselves to be guided by the volume of purchases<sup>30</sup> that a patron has made. We try to be absolutely<sup>40</sup> fair, judging each case by its individual merits.

If we<sup>50</sup> have made an error of judgment, we are willing to<sup>60</sup> reconsider our decision. We have therefore issued instructions to have<sup>70</sup> our driver call again for the comfortable about which there<sup>80</sup> has been previous correspondence.

We shall give the matter of<sup>90</sup> an adjustment further consideration as soon as the comfortable

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is<sup>100</sup> received in our establishment for inspection. We assure you that<sup>110</sup> every effort will be made to make a satisfactory adjustment.<sup>120</sup>

Yours very truly, (123—1.60)

**465**

Wilkes-Barre Business College  
 Wilkes-Barre, Pennsylvania

Gentlemen:

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Our association has an opening for a young man<sup>10</sup> to become private secretary and assistant to the credit manager<sup>20</sup> of a large corporation. The requirements are a good knowledge<sup>30</sup> of shorthand and, if possible, some experience in credit work.<sup>40</sup> To the right man this position will develop into a<sup>50</sup> very fine opportunity in the credit department later on. The<sup>60</sup> acquaintance with the credit manager and with the details of<sup>70</sup> the work will be made through the position as private<sup>80</sup> secretary. It is necessary that the young man be about<sup>90</sup> twenty years of age. The salary offered will be about<sup>100</sup> \$35 per week.

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Through your classes it occurred<sup>110</sup> to us that it is quite possible that you can<sup>120</sup> put us in touch with the right young man. Anything<sup>130</sup> you can do will be greatly appreciated.

Yours very truly,<sup>140</sup> (140—1.60)

**466**

Mr. J. T. Roberts  
 338 Van Buren Street  
 Chicago, Illinois

My dear Mr. Roberts:

*2 2*

We have heard nothing further from<sup>10</sup> you in reference to the envelope samples which we

recently<sup>20</sup> submitted. As the records of no group of business or<sup>30</sup> professional men are more valuable than those of lawyers, and<sup>40</sup> the preservation, safety, and availability of these records are of<sup>50</sup> the utmost importance, we feel that we did not stress<sup>60</sup> strongly enough the practical advantage of filing your papers in<sup>70</sup> envelopes rather than in open folders.

You have doubtless been<sup>80</sup> annoyed and sometimes embarrassed when papers that you wished to<sup>90</sup> locate at once were either misfiled or lost. Filing your<sup>100</sup> papers in Fasthold envelopes eliminates loss or misfiling so far<sup>110</sup> as it is humanly possible to do so. Furthermore, envelope<sup>120</sup> filing enables your papers to be carried from place to<sup>130</sup> place with perfect safety, and prevents them from having ragged<sup>140</sup> edges and a dirty and worn appearance.

A large number<sup>150</sup> of lawyers throughout the country have used our Fasthold envelopes<sup>160</sup> for years for filing and mailing purposes, and are sending<sup>170</sup> in duplicate orders regularly.

Won't you look up the samples<sup>180</sup> we sent you? Give them a thorough test and place<sup>190</sup> a trial order with us now.

Yours truly, (198—1.60)

467

Mr. A. F. Van Pelt  
315 Empire Building  
Pittsburgh, Pennsylvania

Dear Sir:

Monday is "Opinion Day" in the Supreme Court<sup>10</sup> of the United States.

Tuesday morning's papers almost invariably

contain<sup>20</sup> one or more items covering decisions of the court. The<sup>30</sup> great Press Associations send these out to newspapers all over<sup>40</sup> the country, because they believe that they are of interest<sup>50</sup> to all of the people.

How much more interesting they<sup>60</sup> are to the legal profession! But newspaper reports are usually<sup>70</sup> fragmentary and inaccurate, and the lawyer's information in regard to<sup>80</sup> the decisions must be complete and accurate.

The reports of<sup>90</sup> our national court of last resort are doubtless the most<sup>100</sup> valuable of the fifty-odd sets of reports published in<sup>110</sup> this country, and fortunately they are among the least expensive<sup>120</sup> to acquire.

The Supreme Court Reporter contains the decisions of this<sup>130</sup> court since 1882 in forty-four volumes,<sup>140</sup> published in twenty-seven books. The cost is remarkably low<sup>150</sup> and the set can be paid for in very convenient<sup>160</sup> instalments.

The current publications, consisting of semi-monthly advance sheets and<sup>170</sup> the one yearly bound volume, cost only \$6.

Let<sup>180</sup> us send you a sample advance sheet and quote you<sup>190</sup> our instalment terms of payment on this set. The enclosed<sup>200</sup> inquiry card will bring this information.

Yours very respectfully, (209—1.60)

468

Mr. Roscoe C. Hill  
239 River Street  
Port Huron, Michigan

Dear Sir:

State and municipal bonds, exempt from all

Federal<sup>10</sup> income taxes, should receive the careful consideration of investors desiring<sup>20</sup> the maximum of security, marketability, and a fair return from<sup>30</sup> their investments.

As specialists in this class of securities, we<sup>40</sup> are in a position to give our prompt attention to<sup>50</sup> any inquiries, or shall be glad to furnish any information<sup>60</sup> you may desire regarding your investments.

We are always prepared<sup>70</sup> to submit a well-diversified list of tax-exempt bonds<sup>80</sup> suitable to meet the requirements of an investor. We are<sup>90</sup> now offering various issues of high-grade state and municipal<sup>100</sup> bonds yielding from 4.30 to 5 per<sup>110</sup> cent.

It is possible we may be able to be<sup>120</sup> of service to you in this connection. We should be<sup>130</sup> very glad to confer with you at your convenience.

Yours<sup>140</sup> very truly, (142—1.61)

## 469

Mr. Forrest E. Single  
102 Hopkins Place  
Baltimore, Maryland

My dear Mr. Single:

This letter, complete as you see<sup>10</sup> it, was printed at one revolution, on the new addressing<sup>20</sup> multigraph. The address was filled in, the body of the<sup>30</sup> letter and also the signature printed, and the envelope addressed<sup>40</sup> in a single operation.

We believe that these four things<sup>50</sup> have never before been done by one machine in one<sup>60</sup> operation.

The letter itself, and the address, were com-

posed on<sup>70</sup> the Multigraph Keyboard Composet, which composes the type automatically on<sup>80</sup> strip metal, through the operation of a typewriter keyboard. The<sup>90</sup> type in both address and letter is identical and, as<sup>100</sup> the printing is done through the same ribbon, at the<sup>110</sup> same time, with the same pressure, the result is like<sup>120</sup> an individually typewritten letter.

This new multigraph equipment has already<sup>130</sup> aroused the intense interest of many well-known concerns. It<sup>140</sup> will doubtless revolutionize the production of form letters. You can<sup>150</sup> see the whole process demonstrated at any of our division<sup>160</sup> Offices. Write us for the address nearest to you.

Yours<sup>170</sup> very truly, (172—1.61)

470

Mr. Roger W. Thompson  
75 Central Avenue  
Yonkers, New York

Dear Sir:

I am enclosing a clipping from the *New York Banker* of June 10 which deals with the popularity<sup>20</sup> of guaranteed mortgage certificates among attorneys, a subject which interests<sup>30</sup> you.

Guaranteed first mortgage certificates are in demand by attorneys<sup>40</sup> because they meet all the requirements of a small mortgage<sup>50</sup> investment and, at the same time, place within the means<sup>60</sup> of anyone a form of the security so popular with<sup>70</sup> the insurance companies and savings banks.

A further advantage is<sup>80</sup> that when an attor-

ney recommends them there will be no<sup>90</sup> necessity for his watching the investment. We care for all<sup>100</sup> the papers in connection with such loans and our absolute<sup>110</sup> guarantee, backed by our capital funds of nearly \$15,000,000,<sup>120</sup> relieves you of all responsibility.

The fact that in<sup>130</sup> all our transactions we are careful never to disturb the<sup>140</sup> relationship existing between attorney and client, thus retaining the control<sup>150</sup> of the investment in the hands of the lawyer, is<sup>160</sup> another reason for the noteworthy growth of this branch of<sup>170</sup> our service.

May we send you our current offerings?

Very<sup>180</sup> truly yours, (182—1.61)

## 471

Mr. William H. Dennis  
356 Elm Street  
Stamford, Connecticut

Dear Sir:

Your Harrow machine was built with pains-taking care<sup>10</sup> and of the very best materials. Then, without charge, we<sup>20</sup> inspect, clean, and oil your machine regularly during the first<sup>30</sup> year, so that it gives you continuous operation.

Continuation of<sup>40</sup> this mechanical service is worthy of your consideration. It insures<sup>50</sup> uninterrupted use of your Harrow and prevents delay and inconvenience<sup>60</sup> in obtaining the figure information you need to make your<sup>70</sup> business more profitable. The Harrow maintenance agreement gives you this<sup>80</sup> kind of service at low cost.

It makes no difference<sup>90</sup> which of the long line of Harrow machines you own<sup>100</sup>—adding,

bookkeeping, calculating, or billing machines—you will find that<sup>110</sup> the service rendered under the maintenance agreement keeps your equipment<sup>120</sup> in the best condition and protects your investment.

The inside<sup>130</sup> pages of this letter tell you more about the Harrow<sup>140</sup> service organization and what it means to Harrow owners—one<sup>150</sup> big reason why more than 1,000,000 Harrow machines have<sup>160</sup> been sold in all lines of business.

If you will<sup>170</sup> send us the enclosed postcard we will promptly furnish you<sup>180</sup> with further information of the Harrow maintenance agreement and how<sup>190</sup> it protects Harrow owners.

Yours very truly, (197—1.61)

472

Mr. R. L. Le Grand  
408 Iberville Street  
New Orleans, Louisiana

Dear Sir:

Our issue of Guaranteed 5½<sup>10</sup> per cent Ten-Year Mortgage Bonds, Series 8, has been<sup>20</sup> sold. On March 9 a circular covering this issue was<sup>30</sup> sent to you. We are enclosing a description of our<sup>40</sup> most recent issue, Series 9.

All of our series are<sup>50</sup> secured equally by first mortgages on conservatively appraised properties, mainly<sup>60</sup> homes and small business properties, which are broadly diversified among<sup>70</sup> carefully selected cities of the United States, and which are<sup>80</sup> assigned to the United Cities Trust Company as trustee. Each<sup>90</sup> of the series is a direct obligation of this company,<sup>100</sup> and all our

bonds are therefore guaranteed by our entire<sup>110</sup> capital and surplus.

This company is steadily increasing its business<sup>120</sup> with the most conservative type of banks in your section<sup>130</sup> of the country. Many banks are distributing the bonds to<sup>140</sup> investor-customers and, because of their unusual safety, find them<sup>150</sup> a most practical security to recommend. We allow banks a<sup>160</sup> concession of 1 per cent on all purchases.

We would<sup>170</sup> be pleased to include your bank among our growing list<sup>180</sup> of customers, and assure you that any orders you send<sup>190</sup> us will receive our prompt attention. Any further information you<sup>200</sup> may desire will be furnished you gladly.

Very truly yours,<sup>210</sup> (210—1.61)

### 473

Mr. F. D. Connor  
Fairview Avenue  
Bridgeport, Connecticut

My dear Mr. Connor:

Confident that you will be interested,<sup>10</sup> I am sending you reproductions of a number of advertisements<sup>20</sup> which have recently appeared in the country life magazines. These<sup>30</sup> describe some most exceptional and desirable bargains in Westchester County,<sup>40</sup> and Greenwich, Connecticut.

Because of the rarity of these opportunities,<sup>50</sup> I am extremely desirous of having you examine these properties.<sup>60</sup> If, however, I am wrong in my assumption that you<sup>70</sup> are interested, you no doubt have some friends who are<sup>80</sup> interested, and I am sure you would be favoring them<sup>90</sup> as

well as me if you submitted to them the<sup>100</sup> enclosed leaflet.

As you probably know, we have specialized for<sup>110</sup> many years in estates in Westchester County and Greenwich, Connecticut.<sup>120</sup> Should you, therefore, not find any of the properties shown<sup>130</sup> in the enclosure suitable to your needs, I should deem<sup>140</sup> it a pleasure to submit a list of properties ranging<sup>150</sup> from small, but attractive, country homes to the largest and<sup>160</sup> most luxurious estates.

We also specialize in the exchange of<sup>170</sup> country property for income property in New York City.

We<sup>180</sup> hope to hear from you requesting further information or suggesting<sup>190</sup> the name of some friend to whom you wish information<sup>200</sup> sent.

Very truly yours, (204—1.61)

474

Messrs. J. S. Nicholson & Company  
75 Broad Street  
Philadelphia, Pennsylvania

Gentlemen:

The entire dealer and distributor organization of this company<sup>10</sup> is now engaged in a new sales program, the details<sup>20</sup> of which, we believe, will interest you, because some Hyslop<sup>30</sup> dealer is either a present customer or a potential customer<sup>40</sup> of yours.

You will undoubtedly agree that there is no<sup>50</sup> group of business men, outside of the members of your<sup>60</sup> own organization, which is more interested in the sales methods<sup>70</sup> of Hyslop dealers than the bankers whose business is

affected,<sup>80</sup> directly or indirectly, by the dealer's success.

That is why<sup>90</sup> we feel that it is our responsibility to keep you<sup>100</sup> informed about our methods of cooperating with our dealers, and<sup>110</sup> about our local dealer's efforts to cooperate with us.

The<sup>120</sup> new sales program we refer to is built around a<sup>130</sup> nation-wide direct-mail preselling campaign. At regular intervals a<sup>140</sup> series of personally addressed letters and attractive pieces of literature<sup>150</sup> is being mailed to a carefully selected list of individuals<sup>160</sup> who have the need for a motor car and the<sup>170</sup> means with which to buy a Hyslop.

We believe that<sup>180</sup> you will be interested in the campaign because it will<sup>190</sup> give you an excellent idea of the scientific merchandising methods<sup>200</sup> employed by this company to help dealers make more money.<sup>210</sup> But you will undoubtedly be even more interested in the<sup>220</sup> effect this campaign will have on our dealer—how it<sup>230</sup> will help him to organize his own sales efforts and<sup>240</sup> increase his sales.

With a better-organized and more effective<sup>250</sup> sales plan, he will be sure of a better profit.<sup>260</sup> Hyslop recognizes that its permanent manufacturing success depends upon the<sup>270</sup> prosperity of its dealer organization, and because a prosperous dealer<sup>280</sup> is a good customer for you, we feel sure of<sup>290</sup> your interest in this program.

Consequently, we are going to<sup>300</sup> take the liberty of writing you from time to time<sup>310</sup> as the campaign progresses, and sending you, in addition, copies<sup>320</sup> of literature used in these mailings.

Very truly yours, (329—1.61)

475

Mrs. Helen Barker  
 915 Monroe Street  
 Scranton, Pennsylvania

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Dear Madam:

It is a pleasure to learn from Mr.<sup>10</sup> Driscoll, our credit manager, that you have been offered the<sup>20</sup> facilities of our charge department.

He evidently explained the basic<sup>30</sup> principles we try to instill in our institution, thereby making<sup>40</sup> your visits friendly as well as profitable.

You profit by<sup>50</sup> concentrating your buying in a group of individual departments, where<sup>60</sup> you not only receive cooperation, but save time and money.<sup>70</sup>

Permit me personally, then, to extend an invitation to you<sup>80</sup> to be a charge customer, so that our future relations<sup>90</sup> will not be of the cash and carry sort, but<sup>100</sup> friendly business visits.

Yours very truly, (106—1.62)

476

Mr. John W. Sampson  
 943 North Leonard Street  
 Kansas City, Missouri

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Dear Sir:

We have carefully reviewed the experience described in<sup>10</sup> your letter of recent date and regret that your service<sup>20</sup> experience in the automotive industry is not what we require<sup>30</sup> at the present time.

A man entering the service department<sup>40</sup> of this company for an overseas assignment must

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I have not<sup>50</sup> only extensive service experience, but a well-rounded knowledge of<sup>60</sup> the service problems arising, and their relation to the sales<sup>70</sup> or merchandising situation.

We are retaining your application and, should<sup>80</sup> an opening occur that we think would interest you, we<sup>90</sup> shall be pleased to get in touch with you.

Yours<sup>100</sup> very truly, (102—1.62)

477

The Economy Store  
723 Dickson Street  
Baltimore, Maryland

Gentlemen:

We note what you say in reference to our<sup>10</sup> new embroidery book. Apparently you have overlooked the fact that<sup>20</sup> we announced some time ago we would discontinue the fashion<sup>30</sup> quarterly with the summer number, owing to our publishing *Excellent<sup>40</sup> Magazine*. The book which you received, therefore, is really not<sup>50</sup> a fashion quarterly, but an embroidery book, and the new<sup>60</sup> styles shown therein were simply an added feature.

We have,<sup>70</sup> however, given careful consideration to your criticism, so the next<sup>80</sup> issue will contain a large array of fashion illustrations as<sup>90</sup> well as embroidery designs.

We hope that you will give<sup>100</sup> the current book as prominent a display as possible, as<sup>110</sup> it contains attractive features which will make sales for you<sup>120</sup> if you bring it to the attention of the women<sup>130</sup> who enter your store.

We believe you will appreciate our<sup>140</sup> readiness to consider seriously any well-directed criticism. We thank<sup>150</sup> you for the interest which prompted your letter.

Very truly<sup>160</sup> yours, (161—1.62)

478

Head Master, The Ridgefield School  
Ridgefield, Connecticut

Dear Sir:

Again we solicit consideration in connection with the<sup>10</sup> opening order for the Ridgefield School this year. Our facilities<sup>20</sup> for serving you improve each succeeding year and we have,<sup>30</sup> through your continued patronage, acquired a knowledge of your requirements<sup>40</sup> and ideas that enables us to give you the very<sup>50</sup> best service.

You may also depend upon securing the utmost<sup>60</sup> in value that our organization affords. Giving personal attention to<sup>70</sup> your orders is a matter of pleasure to the writer.<sup>80</sup>

We thank you for past favors and await your further<sup>90</sup> pleasure.

Very truly yours, (94—1.63)

479

Mrs. Elsie Keller  
104 Federal Street  
Boston, Massachusetts

Dear Madam:

On Thursday, June 25, we shall hold<sup>10</sup> a private sale of women's dresses from our superb regular<sup>20</sup> stocks that were originally priced \$45 to

\$85.<sup>30</sup> These are all new models of the better<sup>40</sup> kind, exquisitely made. Summer's favored fabrics are shown in most<sup>50</sup> charming fashions.

The collection includes dresses for practically every daytime<sup>60</sup> occasion in loveliest qualities of georgettes, chiffons, silks, flowered crepes,<sup>70</sup> and laces. In every instance, the fabrics are of the<sup>80</sup> choicest and the workmanship is faultless—perfect to the last<sup>90</sup> detail.

We hope that you will consider this a personal<sup>100</sup> invitation. We advise an early selection.

Very truly yours, (109—1.63)

## 480

Atlantic Appraisals Company  
145 Delaware Avenue  
Buffalo, New York

Gentlemen:

I wish to express my appreciation of the most<sup>10</sup> satisfactory work done through your office in connection with the<sup>20</sup> inventory taken of the household furnishings at my home, 17<sup>30</sup> Summer Street, Buffalo, in May, 1927.

Soon<sup>40</sup> after the completion of this work I suffered a serious<sup>50</sup> loss by fire, and the inventory was of great value<sup>60</sup> in adjusting the loss.

The insurance companies and adjusters did<sup>70</sup> not question your figures, and because of the inventory, and<sup>80</sup> approval of insurance companies and those in charge of work<sup>90</sup> following the fire, I have been able to make the<sup>100</sup> adjustment in a manner that would not have been possible<sup>110</sup> without this valuable inventory.

Yours truly, (116—1.63)

Mr. Nelson Shields  
2112 Amherst Street  
Butte, Montana

Dear Mr. Shields:

Mr. John Jones, who has recently joined<sup>10</sup> the advertising division of the United Motors Export Company, has<sup>20</sup> given your name as a reference.

We should very much<sup>30</sup> appreciate such information as you could give us in regard<sup>40</sup> to his automotive experience, business background, character, and general standing<sup>50</sup> in the community, or anything else of a personal nature<sup>60</sup> which you think will be of use to us or<sup>70</sup> to him in his connection with this company. This information,<sup>80</sup> of course, will be held in confidence by us.

We<sup>90</sup> shall appreciate your cooperation.

Very truly yours, (97—1.63)

Business Men  
Second and Burroughs Avenue  
Detroit, Michigan

Gentlemen:

Sherman and Bryan, as perhaps you know, are now<sup>10</sup> firmly established at the above address, a complete advertising unit,<sup>20</sup> equipped to render service in both commercial and financial fields<sup>30</sup> without calling on their other offices.

Our personnel here is<sup>40</sup> second to that of no other agency in the New<sup>50</sup> England territory. In a short time we have developed considerable<sup>60</sup>

business and are now working on several important accounts, some<sup>70</sup> of which will undoubtedly advertise in general magazines.

We are<sup>80</sup> still receiving mail addressed to the Hepner Company, which agency<sup>90</sup> we took over. We should like to be sure that<sup>100</sup> we receive your publication regularly for our files, and shall<sup>110</sup> appreciate it if you would see that the Boston address<sup>120</sup> of Sherman and Bryan is on your mailing list.

Very<sup>130</sup> truly yours, (132—1.63)

### 483

Mr. Harry A. Lane  
1264 Boundary Street  
Bound Brook, New Jersey

Dear Sir:

Many recent improvements have greatly increased the value<sup>10</sup> and added to the smoothness of performance of Hodge Brothers<sup>20</sup> motor cars. A few of the more important are illustrated<sup>30</sup> and described in the enclosed folder.

Each of these changes<sup>40</sup> and refinements is in accord with Hodge Brothers eleven-year-<sup>50</sup>old policy of constantly improving the standard basic design.

This<sup>60</sup> policy has saved Hodge Brothers owners countless millions of dollars<sup>70</sup> they would have lost in depreciation had Hodge Brothers followed<sup>80</sup> the common practice of offering radically changed annual models.

These<sup>90</sup> improvements and this policy assure you the greatest value in<sup>100</sup> Hodge Brothers' history and a higher resale value after a<sup>110</sup> period

of service—whether it be one year, five years,<sup>120</sup> ten years, or longer.

May we at your convenience explain<sup>130</sup> the importance of the many improvements?

Yours truly, (138—1.63)

### 484

Messrs. M. I. Goldsmith & Company

1250 Broad Street

Elkhart, Indiana

Gentlemen:

The Hepner Company has called our attention to an<sup>10</sup> account they have against you, which is now overdue, amounting<sup>20</sup> to \$529.48. We<sup>30</sup> are informed that repeated efforts have been made to get<sup>40</sup> payment of this sum without success.

The Plymouth Guarantee and<sup>50</sup> Accident Company, Ltd., issues policies insuring accounts, and in accordance<sup>60</sup> with the terms thereof it is necessary to acquaint us<sup>70</sup> with the fact when debtors are not paying accounts as<sup>80</sup> they mature. You can appreciate that an insurance company cannot<sup>90</sup> continue protection on debtors who are not fulfilling their obligations.<sup>100</sup> Bills must be paid promptly to insure good standing; otherwise<sup>110</sup> methods must be adopted to enforce payment.

We are continually<sup>120</sup> being called upon to insure credits all over the country<sup>130</sup> and our records are our guides. We, therefore, request that<sup>140</sup> you mail a check immediately to cover the above amount,<sup>150</sup> or send it direct to the creditor; otherwise we shall<sup>160</sup> be compelled to send the claim to our attorney for<sup>170</sup> action.

Yours very truly, (174—1.63)

Messrs. Peat & Company  
25 East Huron Street  
Chicago, Illinois

Gentlemen:

Attention of Mr. James A. Peat, President

The enclosed<sup>10</sup> motto, for many years the slogan of the Austin Company,<sup>20</sup> expressed so well the attitude of big executives toward their<sup>30</sup> day's problems that it has passed into something of a<sup>40</sup> business axiom. We think you may care to slip it<sup>50</sup> under the glass of your desk. A larger size, suitable<sup>60</sup> for framing, will be mailed upon request.

Business in the<sup>70</sup> construction industry is usually very erratic, but by following our<sup>80</sup> motto, "Results Not Excuses," we have brought our business curve<sup>90</sup> to a reasonably even level and with a continuous upward<sup>100</sup> trend.

This has been accomplished by foresight and delivering satisfactory<sup>110</sup> jobs to our clients. We are proud to say in<sup>120</sup> this connection that the percentage of our repeat business is<sup>130</sup> very high.

Our business has been obtained, to the greatest<sup>140</sup> extent, by taking upon our shoulders complete responsibility for entire<sup>150</sup> building projects. This includes, under one contract, design, construction, and<sup>160</sup> equipment. Besides the workmanship and quality of materials, it guarantees<sup>170</sup> a stated cost and a definite date of delivery.

For<sup>180</sup> the construction of a branch plant or warehouse in Buffalo,<sup>190</sup> Chicago, Dallas, or Seattle, we are ready to serve you<sup>200</sup> through thirteen Austin offices from coast to coast. For

5,000<sup>210</sup> or 500,000 square feet of space we<sup>220</sup> will submit costs and valuable building data immediately without obligation.<sup>230</sup>

Very truly yours, (233—1.63)

486

Mr. Paul K. Owen  
65 Union Street  
Portland, Maine

Dear Sir:

You now have life insurance in the Tourists<sup>10</sup> Insurance Company. During the month of June, 1927,<sup>20</sup> we offer you as a policyholder the unusual opportunity<sup>30</sup> of applying for as much as \$10,000 additional<sup>40</sup> by using a special form of application which in all<sup>50</sup> but a few instances is sufficient to enable us to<sup>60</sup> issue a policy without new medical examination.

If your application<sup>70</sup> should happen to be one of the few where an<sup>80</sup> examination appears essential, you will be so informed upon receipt<sup>90</sup> of the application at this office.

Following the present-day<sup>100</sup> trend you have no doubt a definite insurance program to<sup>110</sup> provide for your family, for yourself in later life, for<sup>120</sup> inheritance taxes, and for the children's education, or for other<sup>130</sup> responsibilities which modern civilization places upon us all.

This is<sup>140</sup> an opportunity to take one more step with a minimum<sup>150</sup> of effort toward obtaining at a guaranteed low rate additional<sup>160</sup> insurance in furtherance of your program.

We have requested our<sup>170</sup> agent with whom you are already acquainted to see you<sup>180</sup> during

the month of June and advise you regarding the<sup>190</sup> form of contract best fitted to meet the contingencies for<sup>200</sup> which you wish to provide.

Ask him to tell you<sup>210</sup> about a new contract recently devised by this company which<sup>220</sup> may exactly suit your insurance needs. If he fails to<sup>230</sup> call, would you mind dropping me a line.

Very truly<sup>240</sup> yours, (241—1.63)

487

Mr. Lawrence Scudder  
92 Arch Street  
Boston, Massachusetts

Dear Sir:

As an expert in the management of your<sup>10</sup> own business, you are undoubtedly impressed with the fact that<sup>20</sup> long and specialized training is necessary to success in it,<sup>30</sup> and that an attempt on the part of an inexperienced<sup>40</sup> individual or group to manage your factory or office would<sup>50</sup> be suicidal. We know that precisely the same conditions obtain<sup>60</sup> in our business, and we view with serious concern any<sup>70</sup> tendency to disregard the fact that the greatest safety in<sup>80</sup> the investment of funds cannot be obtained other than through<sup>90</sup> eminent investment counsel.

There have been radical changes in the<sup>100</sup> forms of investment during the last forty years. It may<sup>110</sup> almost be said, indeed, that bonds as a class have<sup>120</sup> attained their entire development in popularity during that period, because<sup>130</sup> prior to 1881 the number of bond investors was<sup>140</sup> so small as to be negligible in proportion to the<sup>150</sup> mighty army that may now be included in that category.<sup>160</sup>

And it is a certainty that this increase in popularity<sup>170</sup> could not have occurred if bonds had not proved themselves<sup>180</sup> to be a consistently dependable investment vehicle, good times and<sup>190</sup> bad.

Coincident with this almost miraculous development in the bond<sup>200</sup>-buying habit has occurred the growth of this concern. With<sup>210</sup> us, too, there have been many changes which have been<sup>220</sup> necessitated by the economic variations during the last half century.<sup>230</sup> In superficial detail, our business today differs widely from our<sup>240</sup> business in the eighties; but in fundamental principles, in our<sup>250</sup> policies for the protection of our investors, and in our<sup>260</sup> precepts of integrity, we still adhere to the standards of<sup>270</sup> conservatism as established when this business was founded in 1882.<sup>280</sup>

We hope it may some time suit your<sup>290</sup> convenience to accept our cooperation with regard to the placing<sup>300</sup> of your investment funds.

Very truly yours, (307—1.63)

## 488

Mr. Morris A. Beer  
155 West Eighth Street  
New York, New York

My dear Mr. Beer:

I regret my inability to attend<sup>10</sup> the entertainment to be given by the Dramatic Society on<sup>20</sup> May 26, as I have definitely committed myself for<sup>30</sup> that evening. I am, therefore, returning the ticket which you<sup>40</sup> sent me. Please accept my thanks for your kindness.

Yours<sup>50</sup> very truly, (52—1.64)

489

*S. S.*  
New York Ledger Christmas Fund  
New York City

Gentlemen:

We are glad to enclose a check for<sup>10</sup> \$4,749.95, which<sup>20</sup> represents the entire amount we have received to date in<sup>30</sup> connection with our Benefit last Sunday night for your excellent<sup>40</sup> charity.

*T. G. E. G. L. C. T. C. S. S.*  
We have expressed our deep gratitude to all of<sup>50</sup> the artists who participated in the bill, to the various<sup>60</sup> managers who cooperated, and to everyone else who so generously<sup>70</sup> responded with their services and assistance.

We also acknowledged the<sup>80</sup> contributions made after the appeal by the master of ceremonies.<sup>90</sup>

We hope that the thousands of poor families who are<sup>100</sup> to be aided will derive as much pleasure from Christmas<sup>110</sup> as we are enjoying in sending this check.

Yours sincerely,<sup>120</sup> (120—1.64)

490

*3002*  
The Alexander MacKay Company  
228 Delaware Avenue  
Buffalo, New York

Gentlemen:

*2*  
We send you the enclosed copy and complete layout<sup>10</sup> of the advertisement that is scheduled for insertion in the<sup>20</sup> *Commercial Weekly*.

*2*  
This letter is not an order; please refer<sup>30</sup> to your files for correct date and authorization to insert.<sup>40</sup>

Our order department has taken up the matter of position<sup>50</sup> with your advertising department, and we respectfully refer you to<sup>60</sup> this record. Your cooperation will be greatly appreciated.

Kindly acknowledge<sup>70</sup> receipt of these instructions.

Very truly yours, (77—1.65)

491

Mr. L. B. Mann  
112 Lyon Street  
Grand Rapids, Michigan

Dear Sir:

We thank you very much for calling our<sup>10</sup> attention to the annoyance to which you have been subjected<sup>20</sup> with regard to the tobacco jar and ash tray that<sup>30</sup> you purchased around the Christmas holidays.

Our reason for not<sup>40</sup> offering a credit allowance is not because of the loss<sup>50</sup> of a sale in that particular department, but because so<sup>60</sup> doing would constitute an infraction of certain fundamental rules which<sup>70</sup> it has been necessary to adopt.

Upon investigation, we find<sup>80</sup> that the merchandise referred to was returned on January 15,<sup>90</sup> and the time limit in which gifts could be accepted<sup>100</sup> for credit expired on December 31. Another policy bearing on<sup>110</sup> this transaction is that we cannot accept merchandise for exchange,<sup>120</sup> credit, or refund if it has been out of our<sup>130</sup> establishment more than seven days.

We realize that the conditions<sup>140</sup> entering into

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your purchase were unfortunate, but when we offered<sup>150</sup> to permit a new selection in the same department this,<sup>160</sup> in itself, was a special concession. Were we to deviate<sup>170</sup> from our set rules to the extent of permitting a<sup>180</sup> credit allowance it would be decidedly unfair to other patrons<sup>190</sup> who might make similar requests under similar circumstances.

In view<sup>200</sup> of this, we regret that we can take no action<sup>210</sup> other than that suggested, to permit the exchange of this<sup>220</sup> merchandise should it prove to be in perfect condition, for<sup>230</sup> something else of like value in the same department.

*Yours<sup>240</sup> very truly, (242—1.65)*

## 492

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To the Members of the Faculty  
New York University  
New York, New York

The Advisory Committee of *New York*, a weekly journal which<sup>10</sup> will soon be published by this University, are glad to<sup>20</sup> call your attention to the enclosed prospectus. At their suggestion<sup>30</sup> a subscription blank is also enclosed.

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It is the hope<sup>40</sup> of all of us who are acquainted with the details<sup>50</sup> of this novel undertaking that *New York* will perform an<sup>60</sup> exceptional service. The paper will endeavor to focus the literary<sup>70</sup> and scientific resources of the University on current events and<sup>80</sup> ideas. It will deal with the high points of the<sup>90</sup> week's news and bring authoritative information to the discussion of<sup>100</sup> problems which are engaging the attention of the intelligent citizen.<sup>110</sup> Nothing quite like this is now done.

Needless to say,<sup>120</sup> New York should be of special interest to members of<sup>130</sup> the faculty of New York University, many of whom will<sup>140</sup> naturally wish to contribute to its columns.

Advisory Committee (149—1.65)

### 493

Mr. Henry Fuller  
332 Everett Street  
Portland, Maine

Dear Sir:

You are undoubtedly aware of the difficulty, under<sup>10</sup> present conditions, of obtaining high-grade securities with a profit<sup>20</sup> commensurate with the cost and effort of distributing them.

Dealers<sup>30</sup> have complained to us that they have found it very<sup>40</sup> difficult to secure satisfactory participations in recent syndicates, and even<sup>50</sup> when able to procure a reasonable amount of bonds through<sup>60</sup> this channel the amount of profit continues to decrease. With<sup>70</sup> this in mind we again call your attention to a<sup>80</sup> class of public utility securities in which the public interest<sup>90</sup> is rapidly growing, viz., cumulative preferred stocks of operating companies.<sup>100</sup>

We are one of the pioneer houses in the distribution<sup>110</sup> of these preferred stocks, and over a long period have<sup>120</sup> placed a great many issues. Many of our dealers have<sup>130</sup> participated in our preferred stock issues with success, and the<sup>140</sup> demand for them is increasing from both dealers and investors.<sup>150</sup>

You probably know the success electric light and power companies<sup>160</sup> have had in distributing

their stocks in their territory, and<sup>170</sup> the strong position in which this places the companies. If<sup>180</sup> you will observe the careful restrictions covering the issuance of<sup>190</sup> these stocks, and the strong position of many of them,<sup>200</sup> we are sure you will agree with us that this<sup>210</sup> type of security is well worth your consideration.

Good profits<sup>220</sup> can still be made in these securities and participations in<sup>230</sup> original issues such as we have handled in the past<sup>240</sup> can be obtained in relatively small amounts. In the event<sup>250</sup> you have never sold any preferred stocks this will give<sup>260</sup> you an opportunity to enter this field with but little<sup>270</sup> risk.

We should be pleased to have you investigate any<sup>280</sup> of the issues we have brought out. Our statistical department<sup>290</sup> will be glad to furnish you with information concerning any<sup>300</sup> other securities in which you might be interested. We have<sup>310</sup> considerable statistical data relative to this type of security.

Yours<sup>320</sup> very truly, (322—1.65)

494

Mr. Alex F. Osborn  
65 Lawrence Street  
Lowell, Massachusetts

Dear Sir:

Mr. Wheeler's resignation from the company's service leaves<sup>10</sup> us all with a distinct sense of personal loss. His<sup>20</sup> genial personality, never-questioned integrity, and keen intellect have for<sup>30</sup> many years made pleasant and profitable the day's work of<sup>40</sup> all who have been privileged to be

associated with him.<sup>50</sup> That success must always accompany one of his capacity is<sup>60</sup> certain—may complete happiness be his as well.

In assuming<sup>70</sup> the duties of superintendent of the bonding department, I wish<sup>80</sup> to send this brief message to you in the field<sup>90</sup> who have so ably promoted our bonding business in the<sup>100</sup> past. Under Mr. Wheeler's able management the department has shown<sup>110</sup> a sound and steady growth for nearly twenty years. That<sup>120</sup> growth has been due to whole-hearted cooperation between the<sup>130</sup> home office and the agency force, and that cooperation is<sup>140</sup> going to continue.

Please be assured that in pledging the<sup>150</sup> entire departmental staff to an intelligent and aggressive promotion of<sup>160</sup> our mutual interests I am not employing an empty form<sup>170</sup> of words. We shall make mistakes, but they will never<sup>180</sup> be due to an insufficient desire to furnish the service<sup>190</sup> which you have a right to expect from us. We<sup>200</sup> shall inevitably, at times, feel compelled to decline business which<sup>210</sup> you perhaps rightly deem acceptable; but such a declination will<sup>220</sup> never be given without reluctance, without a thorough consideration of<sup>230</sup> all aspects of the matter, and without an explanation of<sup>240</sup> why we consider such action necessary.

Prompt service from the<sup>250</sup> home office is a prime requisite to successful competition for<sup>260</sup> bonding business. I have realized this throughout my years in<sup>270</sup> the surety division of the department, and have always made<sup>280</sup> an earnest effort to furnish it. That will be the<sup>290</sup> policy of the department, and I will always appreciate your<sup>300</sup> asking me to give my personal considera-

tion to any matter,<sup>310</sup> however unimportant in itself, which in your judgment is not<sup>320</sup> receiving adequate attention.

Very truly yours, (326—1.65)

495

Mr. Fred L. Stanton  
Statler Building,  
Boston, Mass.

Dear Sir:

We appreciate and value your patronage of the<sup>10</sup> classified columns of the *Boston News Press*, as evidenced by<sup>20</sup> your advertisement, for which we are billing you.

With so<sup>30</sup> great a number of classified advertisements as we print, the<sup>40</sup> opening of separate charge accounts would be impractical. On certain<sup>50</sup> classifications a temporary charge is made and that courtesy has<sup>60</sup> been extended in your case.

Please assist us in continuing<sup>70</sup> this service by paying the enclosed bill promptly, today if<sup>80</sup> possible.

Truly yours, (83—1.66)

496

Mr. Charles C. Gibson  
206 Hedden Building  
Billings, Montana

Dear Sir:

We have been requested to issue a bond<sup>10</sup> guaranteeing the safety of a deposit to be made in<sup>20</sup> the bank named below. We desire to have your opinion<sup>30</sup> as to the standing and respon-

sibility of the bank, and<sup>40</sup> as to business conditions generally in the territory served by<sup>50</sup> the bank.

Are the directors solid, reputable business men? Are<sup>60</sup> any of them politicians who might be able to obtain<sup>70</sup> public deposits for their bank by reason of their political<sup>80</sup> influence, and who might conceivably borrow such funds for their<sup>90</sup> private purposes without giving the bank adequate security? Are any<sup>100</sup> of the directors promoters of private enterprises requiring unusual financial<sup>110</sup> support?

Are industrial or agricultural conditions in the area served<sup>120</sup> by the bank good, or if sub-normal do present indications<sup>130</sup> warrant a confident expectation of improvement in the near future?<sup>140</sup>

We will pay you a fee of \$3 for<sup>150</sup> your information, if that will be satisfactory.

As we may<sup>160</sup> hold up the matter pending the receipt of your instructions,<sup>170</sup> we hope that you can make it convenient to answer<sup>180</sup> by an early mail.

Yours truly, (186—1.67)

497

Mr. George Taylor  
474 Massachusetts Avenue  
Cambridge, Massachusetts

Dear Sir:

The Tourists Insurance Company, through specially selected agents,<sup>10</sup> are now prepared to accept life insurance up to \$10,000,<sup>20</sup> without medical examination.

You must realize that the<sup>30</sup> issuance of insur-

ance without medical examination must be limited. I<sup>40</sup> have, however, been fortunate in having assigned to me a<sup>50</sup> sufficient allotment that will be able to take care of<sup>60</sup> those whom I specially recommend.

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I should appreciate an opportunity<sup>70</sup> of explaining the plan in detail and I am enclosing<sup>80</sup> a return card so that you may advise when I<sup>90</sup> may call.

This offer is subject to recall at any<sup>100</sup> time, so I would advise you to act quickly.

Yours<sup>110</sup> very truly, (112—1.68)

498

Mr. Wesley Cole  
114 Park Avenue  
New York, New York

Dear Sir:

Individuality in a bank is quickly sensed. Though<sup>10</sup> difficult to describe, we all recognize its existence as surely<sup>20</sup> as we know there is individuality among people.

To the<sup>30</sup> peculiar individuality of the Park Avenue Bank we feel the<sup>40</sup> larger portion of its success is due. This, we believe,<sup>50</sup> accounts for the fact that nearly 50 per cent of<sup>60</sup> new accounts comes through our own depositors. We have served<sup>70</sup> this neighborhood for more than forty-five years and know<sup>80</sup> our clientele thoroughly, many of them intimately. Their wants have<sup>90</sup> been studied and anticipated, and we believe our service to<sup>100</sup> be unexcelled.

Conservative methods, complete facilities for banking needs, many<sup>110</sup> personal conveniences,

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and a solicitous regard for the interests of<sup>120</sup> depositors have resulted in making us many warm friends.

We<sup>130</sup> cannot describe the individuality of the bank, but we believe<sup>140</sup> it will appeal to you. We cordially invite you to<sup>150</sup> call.

Yours very truly, (154—1.69)

### 499

Messrs. Parks & Weiss  
438 Fulton Street  
Buffalo, New York

Gentlemen:

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Your volume of sales depends largely on how well<sup>10</sup> your firm name and your products impress your actual and<sup>20</sup> possible customers.

A woven label is your personal representative outside<sup>30</sup> of your factory and serves as an effective advertising medium<sup>40</sup> to increase the value of your firm name. Woven labels<sup>50</sup> afford wider circulation of your firm name than any printed<sup>60</sup> publication.

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Artistic woven labels should be attached to every article<sup>70</sup> you sell. They act as silent salesmen. Through the medium<sup>80</sup> of a conspicuous artistic woven label, the consumer is automatically<sup>90</sup> directed to your firm when needing your products. Remember artistic<sup>100</sup> woven labels outwear the garments which they identify.

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It is<sup>110</sup> our belief that today's available prices represent the lowest which<sup>120</sup> will be obtainable for the next six months, and this<sup>130</sup> belief prompts us to encourage immediate buying for the future.<sup>140</sup>

Always have a full year's supply of woven

labels on<sup>150</sup> hand. Look over your present supply and order now.

Very<sup>160</sup> truly yours, (162—1.70)

500

Mr. J. C. Diehl, Principal  
Erie High School  
Erie, Pennsylvania

Dear Sir:

The organization of the National Athletic Scholarship Society<sup>10</sup> was perfected at the annual meeting in Washington, D. C.,<sup>20</sup> the last week in February.

The executive committee of the<sup>30</sup> National Federation of State High School Athletic Associations voted unanimously<sup>40</sup> to recommend that the Federation at its next meeting adopt<sup>50</sup> a policy of sponsoring the National Athletic Scholarship Society.

With<sup>60</sup> such support the society hopes to be able to foster<sup>70</sup> higher scholarship among the athletes in a larger number of<sup>80</sup> high schools in the United States. The standard of eligibility<sup>90</sup> makes it possible for the majority of athletes to work<sup>100</sup> for the honor of membership in the society. The star<sup>110</sup> athletes and the excellent pupils have always received recognition, but<sup>120</sup> the boys who have worked for places on the athletic<sup>130</sup> teams, at the same time holding up their scholarship, have<sup>140</sup> scarcely been noticed. With this goal in mind, the society<sup>150</sup> has already organized chapters in three hundred sixty-nine high<sup>160</sup> schools in forty-two states.

Every effort has been made<sup>170</sup> to minimize

the amount of work that must be done<sup>180</sup> in order for a school to take advantage of the<sup>190</sup> society. Consequently, your only duty is to fill out and<sup>200</sup> return the eligibility blank with the required charter and membership<sup>210</sup> dues. You will then receive a charter, a large bulletin<sup>220</sup> poster announcing the names of the boys elected to membership,<sup>230</sup> membership cards, and an official order blank for emblems.

The<sup>240</sup> advisory committee hopes that the society will function in practically<sup>250</sup> every first-class high school. If you wish to cooperate<sup>260</sup> in this movement for "higher scholarship among athletes," please fill<sup>270</sup> out the enclosed eligibility blank and mail at once.

Very<sup>280</sup> truly yours, (282—1.70)

## 501

Subject: Premium Agreements

Mr. Charles J. Haig

524 Second Street

Daytona, Florida

Dear Sir:

With discreditable frequency, when an attempt is made<sup>10</sup> to enforce the collection of bonding premiums due us, it<sup>20</sup> is found that the premium-payment contract embodied in the<sup>30</sup> application has not been completed properly, and we are therefore<sup>40</sup> without any enforceable agreement for the payment of definite premiums.<sup>50</sup> This laxness has prevented the collection of thousands of dollars<sup>60</sup> of premiums to which we are justly entitled, and our<sup>70</sup> practices in regard to the matter must be corrected immediately.<sup>80</sup>

Fidelity bonds may be canceled if premiums are not paid,<sup>90</sup> though the matter is of minor importance in connection with<sup>100</sup> license bonds and similar obligations carrying trifling premiums; but it<sup>110</sup> is one of extreme importance in connection with contract, court,<sup>120</sup> probate, and other obligations calling for substantial premiums.

Hereafter no<sup>130</sup> application for such a risk will be accepted by the<sup>140</sup> home office until the agreement for the payment of the<sup>150</sup> premium has been clearly and properly completed.

Yours truly, (159—1.71)

## 502

Mr. William J. Caldwell  
149 Tulson Street  
New York, New York

My dear Mr. Caldwell:

We are very grateful indeed to<sup>10</sup> you for your letter of March 25 which was<sup>20</sup> preceded by telephone information from your office concerning J. Rose<sup>30</sup>, 720 Broadway, who is interested in the Linograph.<sup>40</sup>

We are sorry to inform you that this particular prospect<sup>50</sup> is not a very good one for us, as he<sup>60</sup> is in the second-hand office appliance business, specializing very<sup>70</sup> largely in Linographs.

This does not, however, in any way<sup>80</sup> reduce our appreciation of your thoughtfulness in giving us this<sup>90</sup> information so promptly.

We know that you, too, will appreciate<sup>100</sup> the information regarding this person because he doubtless is dealing<sup>110</sup> in other machines as well.

Yours very cordially, (118—1.73)

Mr. Fred D. Yates  
31 Meadow Street  
Utica, New York

Dear Sir:

At the request of the eastern representative of<sup>10</sup> the Darrow publications, your name is being added to the<sup>20</sup> complimentary mailing lists of *Business Men* and the *Darrow Clearing<sup>30</sup> House*, beginning with the April issues. If copies do not<sup>40</sup> reach you promptly and regularly, a line from you will<sup>50</sup> assure our immediate attention.

*Business Men*, published exclusively for executives,<sup>60</sup> is devoted to the description of methods that are proving<sup>70</sup> profit makers for business executives throughout the country. The *Darrow<sup>80</sup> Clearing House* performs a like function for bank executives. You<sup>90</sup> will find much of interest and worth in these publications.<sup>100</sup>

We believe, incidentally, that your reading of the magazines will<sup>110</sup> convince you beyond doubt of their value to you as<sup>120</sup> advertising media. If there is any particular aspect of these<sup>130</sup> publications in which you may be specially interested, we shall<sup>140</sup> be glad to give you detailed information about it.

Yours<sup>150</sup> very truly, (152—1.74)

Mr. Frederick C. Clark  
365 West End Avenue  
New York, New York

Dear Sir:

We cordially invite you to become a de-

<sup>10</sup> positor of the Park Avenue Bank of New York.

The bank<sup>20</sup> is homelike and your contact with the officers and clerical<sup>30</sup> staff will be of a distinctly personal and serviceable nature.<sup>40</sup> Nearly fifty years spent in helping the people of Fifth<sup>50</sup> Avenue and environs in their banking problems has, we think,<sup>60</sup> developed a service of unusual value to depositors. Conservatism always<sup>70</sup> has characterized the bank's management. Our location on Park Avenue<sup>80</sup> at Fifty-fourth Street is convenient for shopping, business, and<sup>90</sup> amusement.

Among our facilities are a regular banking department; a<sup>100</sup> trust department, through which we act as executor, trustee, guardian,<sup>110</sup> and in other fiduciary relationships; a foreign department; safe deposit<sup>120</sup> vaults; a department for the care and custody of securities,<sup>130</sup> an income tax department, etc.

If inconvenient to call, we<sup>140</sup> can easily arrange the opening of your account by mail.<sup>150</sup>

We shall be pleased to answer your inquiries.

Very truly<sup>160</sup> yours, (161—1.74)

505

## Central Chemical Company

146 Columbus Avenue

Columbus, Ohio

Gentlemen:

The problem of the employer has been greatly complicated<sup>10</sup> by indiscriminate hiring. By watching your process of selection and<sup>20</sup> insisting that each person hired has qualifications which will make<sup>30</sup> him valuable to you five years hence, many of your<sup>40</sup> problems might be eliminated.

With this thought in mind we<sup>50</sup> are pleased to inform you that we have secured the<sup>60</sup> candidacy of a man whose training and experience have placed<sup>70</sup> him beyond the experimental stage. In the capacity of plant<sup>80</sup> manager, superintendent, or chemical director his services would be of<sup>90</sup> definite value.

He is college trained, and has had eight<sup>100</sup> years of research, laboratory, and plant experience. He is at<sup>110</sup> present associated with a leading organization as chief chemist and<sup>120</sup> assistant superintendent.

Our client is twenty-eight years old, married,<sup>130</sup> and in excellent health, possessing the initiative, force, and ability<sup>140</sup> to assume a big responsibility.

If executive changes are in<sup>150</sup> prospect permit us to send you full particulars of his<sup>160</sup> business record. It contains interesting evidence of his ability.

May<sup>170</sup> we hear from you, without obligating yourself in any way?<sup>180</sup>

Very truly yours, (183—1.74)

## PART III

A VARIETY OF SELECTIONS ON COMMERCIAL  
TRAINING CHOSEN FROM SPEECHES,  
ESSAYS, AND BOOKS



## I

## RUN YOUR BUSINESS

One type of business man that is always interesting is<sup>10</sup> the man who does **not let his business** drive him,<sup>20</sup> but who does the driving himself. He does not let<sup>30</sup> himself be driven by details, but he arranges his work<sup>40</sup> so that important things wait for him and unimportant ones<sup>50</sup> take care of themselves. He does not sit at a<sup>60</sup> desk all day taking care of things in the order<sup>70</sup> of their arrival. He uses a desk as a place<sup>80</sup> for letters, papers, and telegrams to accumulate until he gets<sup>90</sup> ready to look at them. When he comes in after<sup>100</sup> a two-hour conference on some important new and undeveloped<sup>110</sup> matter he glances over his mail, opens a few letters,<sup>120</sup> puts a handful of orange-and-blue nine-page folders<sup>130</sup> in the wastebasket, tells the office boy to get a<sup>140</sup> few numbers on the telephone for him, calls a stenographer<sup>150</sup> and gives a few letters, and has a few words<sup>160</sup> with half a dozen callers and assistants while he holds<sup>170</sup> his hat in his hand; and within thirty minutes after<sup>180</sup> he came in he is out again rounding up something<sup>190</sup> else that won't come in by itself.

Of course, every<sup>200</sup> man can't work that way. The nature of some work<sup>210</sup> is entirely different. But it is interesting to watch such<sup>220</sup> a man, and to notice that he does not let<sup>230</sup> his work govern

him unduly. Perhaps many who find themselves<sup>240</sup> hard pressed with detail can learn a lesson by contemplating<sup>250</sup> the methods of this type of business man.—*W. P. Warren*, “*Thoughts on Business.*” (258—1.35)

## 2

## WHAT AND HOW TO READ

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The good book of the hour, then—I do not<sup>10</sup> speak of the bad ones—is simply the useful or<sup>20</sup> pleasant talk of some person whom you cannot otherwise converse<sup>30</sup> with, printed for you. Very useful often, telling you what<sup>40</sup> you need to know; very pleasant often, as a sensible<sup>50</sup> friend's present talk would be. These bright accounts of travels;<sup>60</sup> good-humored and witty discussions of questions; lively or pathetic<sup>70</sup> story-telling in the form of a novel; firm fact<sup>80</sup> telling, by the real agents concerned in the events of<sup>90</sup> passing history;—all these books of the hour, multiplying among<sup>100</sup> us as education becomes more general, are a peculiar characteristic<sup>110</sup> and possession of the present age; we ought to be<sup>120</sup> entirely thankful for them, and entirely ashamed of ourselves if<sup>130</sup> we make no good use of them. But we make<sup>140</sup> the worst possible use, if we allow them to usurp<sup>150</sup> the place of true books: for, strictly speaking, they are<sup>160</sup> not books at all, but merely letters or newspapers in<sup>170</sup> good print. Our friend's letter may be delightful, or necessary,<sup>180</sup> today; whether worth keeping or not is to be considered.<sup>190</sup> The newspaper may be entirely proper at breakfast time, but<sup>200</sup> assuredly it is

not reading for all day. So, though<sup>210</sup> bound up in a volume, the long letter which gives<sup>220</sup> you so pleasant an account of the inns, and roads,<sup>230</sup> and weather last year at such a place, or which<sup>240</sup> tells you that amusing story, or gives you the real<sup>250</sup> circumstances of such and such events, however valuable for occasional<sup>260</sup> reference, may not be, in the real sense of the<sup>270</sup> word, a "book" at all, nor, in the real sense,<sup>280</sup> to be "read."—John Ruskin. (283-1.40)

## 3

## WRITTEN CONTRACTS

Practically every transaction first takes the form of a verbal<sup>10</sup> agreement, even those involving large sums of money. This is<sup>20</sup> followed by a written instrument confirming what has been agreed<sup>30</sup> to verbally. This instrument is called a "written contract," or<sup>40</sup> simply a "contract." All of the conditions are set down<sup>50</sup> in proper form and each party then affixes his signature<sup>60</sup> at the end. Although not necessary, these signatures are witnessed<sup>70</sup> in order to prove their validity should either party try<sup>80</sup> to disprove his act. Usually two copies are executed, one<sup>90</sup> for each party.

This form of procedure is best where<sup>100</sup> very large sums are involved, where labor is to be<sup>110</sup> performed, or where the parties are not well known to<sup>120</sup> each other through acquaintance or reputation. It would be the<sup>130</sup> best form in all cases were it not too cumbersome.<sup>140</sup> It is evident that, in the case just cited, the<sup>150</sup> housewife

would not wish to enter into a formal contract<sup>160</sup> each time she wished to make a purchase other than<sup>170</sup> one for cash. So, also, no business house would find<sup>180</sup> it convenient to make this form of contract for the<sup>190</sup> numerous purchases which it may make in the course of<sup>200</sup> the day. Hence, we find the use of orders.

The<sup>210</sup> seller having sent in a written quotation, an offer to<sup>220</sup> deliver certain things in consideration of certain payments by the<sup>230</sup> buyer, the buyer may write his acceptance of this quotation,<sup>240</sup> that is to say, he may "order" the seller to<sup>250</sup> proceed in accordance with his quotation. The quotation and the<sup>260</sup> order, taken together, comprise the contract. The virtue of this<sup>270</sup> method lies in the ease of its execution. The buyer<sup>280</sup> does not have to submit any papers to the seller<sup>290</sup> for signature other than his direction to proceed, that is<sup>300</sup> to say, his order.—*C. S. Rindsfoos, "Purchasing."* (304—1.40)

## 4

## PERSISTENCE LEADS TO SUCCESS

Many lives are filled with half-finished tasks which were<sup>10</sup> begun with enthusiasm but dropped in a little while because<sup>20</sup> the enthusiastic beginners did not have enough grit to carry<sup>30</sup> them to a conclusion. How easy it is for all<sup>40</sup> of us to start a thing when the mind is<sup>50</sup> aglow with zeal, before disappointment or failure has dulled the<sup>60</sup> ambition. It doesn't take much ability or any special strength<sup>70</sup> of character to begin a thing, and we cannot estimate<sup>80</sup> the value of a man by

the number of things<sup>90</sup> he commences. Nor do we judge him by his speed<sup>100</sup> at the beginning of the race; it is the home<sup>110</sup> stretch that counts.

The real test of a man's character<sup>120</sup> is in his ability to persist in what he thinks<sup>130</sup> is worth while to undertake until he adds the finishing<sup>140</sup> stroke. He must have persistence, grit, and stick-to-it-<sup>150</sup> iveness enough to carry him under the line at the<sup>160</sup> last heat. The ability to hold on is one of<sup>170</sup> the rarest of human virtues and the first of success<sup>180</sup> qualities.

Nearly every invention which has emancipated man from drudgery<sup>190</sup> and given him comfort and better facilities was made possible<sup>200</sup> only by the man of superior grit and persistence. Our<sup>210</sup> civilization owes everything to the stout souls who persisted when<sup>220</sup> others lost heart and gave up the struggle.

Have you<sup>230</sup> ever seen a man who had no give-up in<sup>240</sup> him, who could never let go his grip no matter<sup>250</sup> what happened, who every time he failed would come up<sup>260</sup> smiling and with greater determination than ever to push ahead?<sup>270</sup> Have you ever seen a man who did not know<sup>280</sup> the meaning of the word failure, who, like Grant, never<sup>290</sup> knew when he was beaten, who had cut the words<sup>300</sup> "can't" and "impossible" from his vocabulary, the man whom no<sup>310</sup> obstacles could down, no difficulty phase, who was not disheartened<sup>320</sup> by any misfortune, any calamity? If you have, you have<sup>330</sup> seen a real man, a conqueror, a king among men.<sup>340</sup>

"Do you keep at it?" That is a good life<sup>350</sup> interrogation for every young man. "Have you staying qualities?" "Can<sup>360</sup> you stick by your

E proposition?" "Can you keep on after<sup>370</sup> failure?" "Have you grit enough to stick and hang on,<sup>380</sup> to hold to your purpose in spite of the most<sup>390</sup> disheartening obstacles?"

E 6 If you can answer "Yes" to these interrogations,<sup>400</sup> you are one of the men who will be heard<sup>410</sup> from. You are the sort of young man the world<sup>420</sup> is looking for. Your future is secure.—*Orison Swett Marden.* (427—1.40)

## 5

## A MAN WHO ENJOYS BUSINESS

% — 2 3 4 5 6 7 8 9 To win in the business game—or any game, including<sup>10</sup> the game of life itself—you must enjoy it. There<sup>20</sup> is something wrong with a man who does not enjoy<sup>30</sup> his work more and more as he gets older. This<sup>40</sup> is not only my own experience, but it is, I<sup>50</sup> find, the experience of a number of successful men with<sup>60</sup> whom I have talked. A man should grow happier as<sup>70</sup> he grows older, and he can grow happier—I don't<sup>80</sup> see how he can fail to grow happier—if he<sup>90</sup> is on the right terms with his work.

Here again,<sup>100</sup> however, the question of health enters. To enjoy business, to<sup>110</sup> enjoy life, to be fit to carry out hard or<sup>120</sup> big things, a man must be in sound physical condition.<sup>130</sup> Therefore, any young man who aspires to become a leader<sup>140</sup> in his line should early realize the vital importance of<sup>150</sup> strengthening, building up, and tuning up his physical machine. I<sup>160</sup> have emphasized the necessity for having ambition; but ambition is<sup>170</sup> not likely to get a man anywhere unless he has<sup>180</sup>

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a head, a body, and hands capable of carrying out<sup>190</sup> his ambition. Mere wishing gets a man nowhere. He must<sup>200</sup> back up his wishes with action, and action is dependent<sup>210</sup> in no little measure upon a man's physical stamina.—*Coleman Du Pont.* (219—1.42)

## 6

## THE WORLD HIGHWAY

The sea, sea trade, and sea power have always been<sup>10</sup> of great interest to civilized man, and to understand world<sup>20</sup> commerce we must first know the part played by the<sup>30</sup> ocean. The nation that does not touch the ocean is<sup>40</sup> like a house that is not upon the street, and<sup>50</sup> some of the bitterest strifes of history have been enacted<sup>60</sup> for the possession of bits of coast. Once a nation<sup>70</sup> has reached the sea, it has possessed itself of a<sup>80</sup> part of the world highway that reaches everywhere and belongs,<sup>90</sup> according to international law, to each and all who own<sup>100</sup> even a tiny strip of coast.

It is an adage<sup>110</sup> that ocean transportation is cheaper than that on land, but<sup>120</sup> it is difficult for the landsman to realize how much<sup>130</sup> ocean carriage differs from land carriage in cheapness and in<sup>140</sup> the freedom of competition. This freedom is chiefly due to<sup>150</sup> the same cause which produces the greater cheapness of transportation,<sup>160</sup> namely, the fact that the ocean carrier must furnish only<sup>170</sup> the vehicle, while nature furnishes the roadway, and, in some<sup>180</sup> cases, even the motive power—wind. Upon the railway the<sup>190</sup> cost of

the vehicle is an insignificant part of the<sup>200</sup> total cost of service. The important thing is the way<sup>210</sup> itself. On the ocean the way is free and also<sup>220</sup> the place for the ship to unload is usually found<sup>230</sup> with comparatively small expense to the ship, so that ocean<sup>240</sup> transportation remains competitive and cheap both on the international high<sup>250</sup> seas and within the shadow of the land. Terminals remain<sup>260</sup> practically free or, at least, equally free to all ship<sup>270</sup> owners because the desire of cities for trade is so<sup>280</sup> keen that they bid for ships by getting harbors and<sup>290</sup> docks ready for them.—  
*J. Russell Smith, "Commerce and Industry."*  
 (294-1.43)

## 7

## TELEPHONE COURTESIES

There ought to be, and perhaps in time there will<sup>10</sup> be, a recognized code of courtesy by telephone—a code<sup>20</sup> that will be as generally recognized as the common civilities<sup>30</sup> of social life.

It is strange that a man who<sup>40</sup> would not fail to do the courteous thing if a<sup>50</sup> person were calling at his office will utterly fail to<sup>60</sup> manifest the same measure of courtesy in talking with the<sup>70</sup> same person over the telephone. A young woman, at the<sup>80</sup> request of her employer, called up another business house and<sup>90</sup> asked for some information which concerned the regular business relations<sup>100</sup> of the two houses. The man she talked to was<sup>110</sup> the head of a department through which these relations were<sup>120</sup> maintained. The answer she got was so abrupt, incomplete, and<sup>130</sup> unsatis-

factory that the young woman's feelings were hurt. When she<sup>140</sup> reported the affair to her employer he instantly reached for<sup>150</sup> the telephone and got the man and said things to<sup>160</sup> him that would probably not tend to promote harmony between<sup>170</sup> the two houses.

It is not improbable that if the<sup>180</sup> tall and handsome young woman had appeared in person at<sup>190</sup> the office or the home of the young man she<sup>200</sup> called up she would have been received with all the<sup>210</sup> courtesy due her. But there seemed to be other standards<sup>220</sup> when meeting her by telephone.

While there are thousands of<sup>230</sup> persons whose manner by telephone is no less courteous than<sup>240</sup> when meeting another face to face, there are other thousands<sup>250</sup> who need to remember that a human being is at<sup>260</sup> the other end.—W. P. Warren,  
“Thoughts on Business.” (263-1.44)

## 8

## 2 THE INVESTMENT A SUBSTITUTE FOR A HOME

The idea that a plot of earth, a house, and<sup>10</sup> a tree make a man a good citizen originated in<sup>20</sup> the days when the majority of the people were farmers<sup>30</sup> or lived in small towns. This idea must be changed<sup>40</sup> to fit present conditions since an increasing portion of the<sup>50</sup> population now dwell in cities.

The tendency of a man<sup>60</sup> doomed to pay rent all his days and having no<sup>70</sup> encouragement to acquire real estate is toward extravagance. The makers<sup>80</sup> of public opinion, therefore, should

do all they can to<sup>90</sup> show the worker other ways to save for a rainy<sup>100</sup> day. Sound investments should be provided and properly safeguarded for<sup>110</sup> people of moderate means.

Those companies that issue securities in<sup>120</sup> millions should appeal to the small investor and sell in<sup>130</sup> blocks of \$100 instead of \$1,000.<sup>140</sup> They would then rest on a sounder basis, they would<sup>150</sup> secure the friendly attitude of the public and they would<sup>160</sup> benefit the country at large. There are many stocks as<sup>170</sup> sound as real estate and much more negotiable. There are<sup>180</sup> many bonds as safe as human affairs will permit. To<sup>190</sup> own these is the best substitute for a home.

If<sup>200</sup> the city dweller cannot hope for a house and lot,<sup>210</sup> let him read carefully the financial articles in newspapers and<sup>220</sup> magazines, let him consult reliable bond dealers and invest his<sup>230</sup> money through some of the country's great banking houses.—*Regents Examination, June, 1924.*  
(239—1.46)

## 9

## ADVICE TO EMPLOYEES

All about us, day in and day out, we are<sup>10</sup> seeing things without observing. We take our work with its<sup>20</sup> tools and routine as a matter of course, although it<sup>30</sup> offers many possibilities for worth-while suggestions. Too often, when<sup>40</sup> we see some new improvement being made, we wonder why<sup>50</sup> the thought had not occurred to us. We had our<sup>60</sup> eyes open, but we were asleep. We need to wake<sup>70</sup> up. Of course, there are those

who miss the really<sup>80</sup> big opportunities right before them, but who jump at the<sup>90</sup> minor improvements and changes which would naturally be taken care<sup>100</sup> of in the course of time.

The important thing to<sup>110</sup> remember is that our firm can always use good suggestions.<sup>120</sup> The best are those which reduce manufacturing or operating costs<sup>130</sup> and those which better our products.

Our prices must be<sup>140</sup> attractive. We must constantly try to reduce costs. Lower prices<sup>150</sup> and better goods pave the way for increased sales, which<sup>160</sup> mean more work for everyone, with continued profits and good<sup>170</sup> wages.

Each worker plays a personal part in determining whether<sup>180</sup> times will be good or bad. Therefore, let us give<sup>190</sup> serious thought to our work today. What unnecessary things are<sup>200</sup> we doing? Can we reduce the cost of anything? What<sup>210</sup> would we want done differently if we ran the business?<sup>220</sup>—*Regents Examination, January, 1925.* (220–1.47)

## 10

### THRIFT

We do not realize what saving can mean until we<sup>10</sup> have experimented with it a bit. Saving money is simply<sup>20</sup> a matter of habit, to be acquired the same as<sup>30</sup> other habits. The trouble is so few are willing to<sup>40</sup> try it; once tried, however, the fascination grows and it<sup>50</sup> becomes a game that has in it the most astonishing<sup>60</sup> elements of thrilling excitement.

Saving is simple: the simplest habit<sup>70</sup> we can acquire. Where the difficult part comes in is<sup>80</sup> in its rigid continuance and in resisting the temptation to<sup>90</sup> spend what has been saved. That calls for character, but<sup>100</sup> that exercise of the will power is exactly the quality<sup>110</sup> that makes for success and the great boon of becoming<sup>120</sup> financially independent later in life.

It is difficult to realize<sup>130</sup> when the faculties are alert and things are coming our<sup>140</sup> way, when the income is comfortable, that the years ahead<sup>150</sup> will bring a time when the faculties begin to lose<sup>160</sup> their clear-cut method of functioning, and when illness, misfortune, or<sup>170</sup> disaster may combine to minimize our earning capacity. But that<sup>180</sup> time comes to each of us, and it is the<sup>190</sup> wise man or woman who realizes it and prepares for<sup>200</sup> the inevitable. Then in proportion as we lay up a<sup>210</sup> part of our income or spend it all will the<sup>220</sup> rest of our lives be tinged with keen regret, as<sup>230</sup> sharp as a razor, or made mentally and physically comfortable<sup>240</sup> by our provision.

It is one of the happiest signs<sup>250</sup> in our American life that one sees a growing tendency<sup>260</sup> toward a change in the American character with regard to<sup>270</sup> saving. We are beginning to inquire a little more closely<sup>280</sup> into our expenditures and the products which our money purchases;<sup>290</sup> we are becoming a trifle more insistent upon the return<sup>300</sup> we are getting in our buying; these are the first<sup>310</sup> steps toward thrift. We have a long way to go<sup>320</sup> yet before we acquire thrift as a national habit, but<sup>330</sup> surely, if slowly, the consciousness is dawning upon the minds<sup>340</sup> of many that, no matter what other qualities a man<sup>350</sup> may

have which tend toward material success, if he lacks<sup>360</sup> the habit of saving, if he spends as much as<sup>370</sup> he earns, he is as surely destined for failure at<sup>380</sup> the end as that night follows the day.

There can<sup>390</sup> be no material success without thrift as the basis; it<sup>400</sup> is, unquestionably, the seed of success.—*Edward W. Bok.* (406—1.47)

## 11

### AN ACT OF JUSTICE

And what shall we say of the women--of their<sup>10</sup> instant intelligence, quickening every task that they touched; their capacity<sup>20</sup> for organization and cooperation, which gave their action discipline and<sup>30</sup> enhanced the effectiveness of everything they attempted; their aptitude at<sup>40</sup> tasks to which they had never before set their hands;<sup>50</sup> their utter self-sacrifice alike in what they did and<sup>60</sup> in what they gave? Their contribution to the great result<sup>70</sup> is beyond appraisal. They have added a new luster to<sup>80</sup> the annals of American womanhood.

The least tribute we can<sup>90</sup> pay them is to make them the equals of men<sup>100</sup> in political rights, as they have proved themselves their equals<sup>110</sup> in every field of practical work they have entered, whether<sup>120</sup> for themselves or for their country. These great days of<sup>130</sup> completed achievements would be sadly marred were we to omit<sup>140</sup> that act of justice. Besides the immense practical services they<sup>150</sup> have rendered, the women of the country have been moving<sup>160</sup> spirits in the systematic economies by which our people have<sup>170</sup>

voluntarily assisted to supply the suffering peoples of the world<sup>180</sup> and the armies of every front with food and everything<sup>190</sup> else that we had that would serve the common cause.<sup>200</sup> The details of such a story can never be fully<sup>210</sup> written, but we carry them at our hearts, and thank<sup>220</sup> God that we can say that we are the kinsmen<sup>230</sup> of such.—Woodrow Wilson. (232—1.48)

## 12

## A GREAT ART

The art of talking is one of the most valuable<sup>10</sup> equipments a business man can have. Nearly all work that<sup>20</sup> is above mere routine and physical labor involves talking, and<sup>30</sup> the success of the work often depends on the ability<sup>40</sup> to carry the point in conversation. The difference between a<sup>50</sup> skilled and an unskilled talker is very great. The importance<sup>60</sup> of knowing how to talk well is not generally appreciated.<sup>70</sup> Many who think they are proficient in the art are<sup>80</sup> as self-deceived as the novice in poetry writing. A<sup>90</sup> really skillful talker is rare, because little or no systematic<sup>100</sup> attention is paid to cultivating the art. Instead of being<sup>110</sup> allowed to develop in a haphazard manner, picking up a<sup>120</sup> point here and another there, talking should be studied almost<sup>130</sup> as thoroughly as is painting, writing, or music.

A man<sup>140</sup> may have good ideas, but if he does not know<sup>150</sup> how to present them intelligently they may never attain proper<sup>160</sup> recognition. If a man would acquire information from others he<sup>170</sup> must know how to draw them out. The difference

6 between<sup>180</sup> a good salesman and a poor one is often a<sup>190</sup> matter of knowing how to talk. And the manager who<sup>200</sup> gets the most out of his men is the one<sup>210</sup> who knows how to talk to them in a manner<sup>220</sup> that will stir their enthusiasm, quickening and encouraging them to<sup>230</sup> put forth their best efforts. At every turn the art<sup>240</sup> of talking is a vital factor in success.—W. P. Warren, "Thoughts on Business." (248—1.48)

## 13

## OPENING AN ACCOUNT WITH A BANK

When a person applies for the privilege of becoming a<sup>10</sup> depositor in a bank at all strict in its requirements,<sup>20</sup> unless he is personally well known or introduced and recommended,<sup>30</sup> he is expected to present letters giving evidence of his<sup>40</sup> character and financial circumstances. A blank is filled out giving<sup>50</sup> his name and address, his business and its location, and<sup>60</sup> the names of his references. If his credentials are satisfactory,<sup>70</sup> his name is entered in the books and his account<sup>80</sup> opened. His signature is taken in one or more books<sup>90</sup> kept for the purpose, or, more commonly, on cards that<sup>100</sup> may be filed in alphabetic order. Usually several of these<sup>110</sup> cards are required so that signatures may be more conveniently<sup>120</sup> verified in different departments of the bank. After his account<sup>130</sup> is opened, he receives a pass book in which a<sup>140</sup> running account is kept for his own guidance, and in<sup>150</sup> this book the bank is debited with every deposit as<sup>160</sup> it is made.

To make his deposits he fills out<sup>170</sup> a blank "slip," a supply of which is always conveniently<sup>180</sup>

at hand, with the date and his name properly entered<sup>190</sup> at the top. He enters on the slip as separate<sup>200</sup> items the amount of cash and of each check or<sup>210</sup> draft deposited and indicates the total. If he has coupons<sup>220</sup> to deposit, they are placed in separate envelopes provided for<sup>230</sup> the purpose, the character and amounts being noted on the<sup>240</sup> outside. He places the slip and the funds in the<sup>250</sup> pass book and presents this at the teller's window.—*Regents Examination, January, 1920.* (259—1.48)

## 14

## THE WRITING OF BUSINESS LETTERS

A business letter is a practical means of handling by<sup>10</sup> words on paper the transactions that cannot conveniently be handled<sup>20</sup> by word of mouth. It is a substitute for a<sup>30</sup> personal representative and its value is measured by its ability<sup>40</sup> to earn profits in dollars and cents. These profits may<sup>50</sup> come immediately in the form of an order, an inquiry<sup>60</sup> or a payment, or they may come indirectly in the<sup>70</sup> form of good will.

If we understand that the value<sup>80</sup> of our letters depends on their power to secure profitable<sup>90</sup> response, we shall be able to word our letters in<sup>100</sup> a way that will achieve this result. We shall also<sup>110</sup> avoid taking a wrong attitude toward our letters, for we<sup>120</sup> shall realize that the letter that does not influence the<sup>130</sup> reader to action is not a good business letter. Whether<sup>140</sup> the reader acts or not depends on the incentive

the<sup>150</sup> letter gives him, the impression it makes on him. It<sup>160</sup> is not enough that it should express the writer's ideas<sup>170</sup> and feelings accurately and clearly; it must also impress them<sup>180</sup> on the reader.

Every business transaction has two sides. The<sup>190</sup> writer naturally sees his own side of the transaction but he<sup>200</sup> should look at it from the reader's viewpoint in order<sup>210</sup> to get the action he desires from the reader.—*Regents Examination, January, 1926.* (219—1.49)

## 15

## COMMISSION MERCHANTS

A commission merchant is one who receives for sale goods<sup>10</sup> belonging to another, who has control of the goods, and<sup>20</sup> who must account to the owner for the proceeds of<sup>30</sup> the sale of the goods. A commission merchant is sometimes<sup>40</sup> called a factor.

The work of a broker at times<sup>50</sup> closely resembles that of a commission merchant. Both sell goods<sup>60</sup> belonging to others for a commission. There is, however, at<sup>70</sup> least in theory, a clear distinction. The broker effects sales<sup>80</sup> of goods which he does not have in his possession<sup>90</sup> and which he does not represent himself as owning. On<sup>100</sup> the other hand, the commission man has the goods in<sup>110</sup> his possession and makes delivery to the buyer, and the<sup>120</sup> buyer may not know that the goods are not the<sup>130</sup> property of the commission merchant. The broker is paid a<sup>140</sup> commission by his principal, while the commission man

collects for<sup>150</sup> the goods, deducts his commission and any expense, and remits<sup>160</sup> the balance to the owner with an "account sales."

This<sup>170</sup> distinction is clear in theory but is not always so<sup>180</sup> in actual practice. The broker may have the goods in<sup>190</sup> his possession and may make deliveries to the buyers. The<sup>200</sup> broker may also make collections for his principal and adjust<sup>210</sup> disputes with the buyers. He may also receive goods for<sup>220</sup> sale on consignment. These are, however, extra or special services<sup>230</sup> which brokers may at times render in order to secure<sup>240</sup> satisfied principals and are not included in a strictly brokerage<sup>250</sup> business. In performing these services he is in reality acting<sup>260</sup> as a commission man, or factor, rather than a broker.<sup>270</sup>  
*P. D. Converse, "Marketing."* (270-1.49)

## 16

You stand on the threshold of life and you need<sup>10</sup> courage. You need the courage to have ideals and the<sup>20</sup> courage to be true to them. Do not be afraid<sup>30</sup> of life and its problems. The equipment which you bring<sup>40</sup> to your life work will be the solvent of these<sup>50</sup> problems. The training which you are receiving here is merely<sup>60</sup> added to those things which you may possess or develop<sup>70</sup> for yourselves. If you have the right ideals and the<sup>80</sup> will to work, your mission in life will be accomplished<sup>90</sup> in a way that will bring you satisfaction and contentment.<sup>100</sup> Have faith in yourself because faith works wonders, and without<sup>110</sup> faith in yourself you will limit your own capacity to<sup>120</sup> succeed. Do not let this faith,

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however, develop into conceit<sup>130</sup> or arrogance. Even the most successful men with the most<sup>140</sup> abounding faith in themselves, the most vigorous energy and courage,<sup>150</sup> possessed that rectifying quality of modesty which is essential if<sup>160</sup> one is to be truly successful in whatever place in life one<sup>170</sup> occupies. Be rational in all things; above all, keep your<sup>180</sup> minds clean and active. Mental sordidness will react on you<sup>190</sup> physically and spiritually and will destroy that which is most<sup>200</sup> beneficial in your struggle for success.

To the boy who<sup>210</sup> is plodding daily through his routine, doing hard and conscientious<sup>220</sup> work, it may seem a little difficult to keep that<sup>230</sup> high spirit and transform into adventure that which seems so<sup>240</sup> commonplace and possibly dull. Remember at your age that the<sup>250</sup> work-a-day things are merely the prelude, the preliminary,<sup>260</sup> to your eventual life's work. Remember the drudgery of the<sup>270</sup> singer, the violinist, the pianist. Think of the daily toil,<sup>280</sup> the repetition and in most cases the hard taskmasters. But<sup>290</sup> you can easily visualize the triumph that follows and the<sup>300</sup> joy and happiness that come in the ultimate success that<sup>310</sup> is bound to follow.—

*Address, E. H. H. Simmons, President of the New York Stock Exchange. (314-1.50)*

## 17

## BANK CURRENCY

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In nearly all modern countries bank currency forms an important<sup>10</sup> element of the circulating medium, and, as already noted, the<sup>20</sup> banks are

the sole source of paper money in the<sup>30</sup> leading countries of Europe. Bank notes are promises of the<sup>40</sup> bank to pay a specified sum to the bearer on<sup>50</sup> demand. They get into circulation by being paid out by<sup>60</sup> the banks to customers either in exchange for metallic money<sup>70</sup> or for the customer's evidences of credit in the form<sup>80</sup> of promissory notes or bills of exchange. Thus, for example,<sup>90</sup> when a customer has a promissory note discounted at a<sup>100</sup> bank he may receive the proceeds, that is, the face<sup>110</sup> value of the note less the discount, either in the<sup>120</sup> form of money or of a credit on the books<sup>130</sup> of the bank, against which he may draw checks as<sup>140</sup> need arises. If he prefers to accept money, the bank<sup>150</sup> ordinarily will be willing to pay him in any kind<sup>160</sup> of money he chooses. If he has no preference, the<sup>170</sup> bank will give him whatever kind of money is most<sup>180</sup> convenient to itself, possibly its own circulating notes. Unless there<sup>190</sup> is some special reason for distrusting the bank, these notes<sup>200</sup> pass readily from hand to hand, performing all the essential<sup>210</sup> functions of money.

Because the rank and file of people<sup>220</sup> have no means of judging of the solvency of banks<sup>230</sup> issuing notes, the conditions under which they are issued and<sup>240</sup> redeemed are usually subject to strict legal regulation. The methods<sup>250</sup> adopted under different currency systems to regulate note issues operate<sup>260</sup> either on the notes themselves, fixing a maximum limit to<sup>270</sup> their volume, or on the reserve. Regulation of note issues<sup>280</sup> through the reserves may consist of a requirement that all<sup>290</sup> banks shall keep on hand a certain minimum of specie<sup>300</sup> or securities, or an amount of these equal

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to a<sup>310</sup> certain proportion of the notes issued.—  
*John T. Holdsworth, "Money and Banking."* (316  
 —1.52)

## 18

## ITEMIZED EXPENDITURES

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The average family saves nothing, largely because of lack of<sup>10</sup> forethought and supervision in the spending of the income. Nothing<sup>20</sup> is more conducive to economy than a list of expenditures,<sup>30</sup> itemized so as to give opportunity for careful examination. Much<sup>40</sup> extravagance would thus be avoided.

Another cause of extravagance is<sup>50</sup> our credit system. We buy many things on credit that<sup>60</sup> we would not or could not buy for cash. We<sup>70</sup> should put our expenses on a strictly cash basis. We<sup>80</sup> should know beforehand how much may be spent for each<sup>90</sup> kind of outlay. The difference between the savage and the<sup>100</sup> civilized man is that the former belongs to the class<sup>110</sup> that spends his all today, while the latter, through the<sup>120</sup> wisdom of recorded facts, decides what shall be spent today<sup>130</sup> and what tomorrow. The first regards only the present, while<sup>140</sup> the second lays up something for the future.

In the<sup>150</sup> household a correct record of expenditures should be kept in<sup>160</sup> order to insure an economic spending. The question of expense<sup>170</sup> is not to keep it at a minimum, but to<sup>180</sup> secure for the money spent the maximum return. A systematic<sup>190</sup> record will enable the head of the family to divide<sup>200</sup> the income properly among the

various classes of expenses and<sup>210</sup> thus to cut down some and possibly to eliminate others.<sup>220</sup> In a large majority of families there is no method<sup>230</sup> of adjusting the expenditures to the income, except that of<sup>240</sup> making both ends meet. No successful business man would think<sup>250</sup> for a minute of doing business on such a basis.<sup>260</sup>—*Regents Examination, January, 1921.* (260–1.52)

## 19

### PRESIDENT WILSON'S PROGRAM FOR PEACE

I can state them (these terms for a peace settlement)<sup>10</sup> authoritatively as representing this Government's interpretation of its own duty<sup>20</sup> with regard to peace:

First, the impartial justice meted out<sup>30</sup> must involve no discrimination between those to whom we wish<sup>40</sup> to be just and those to whom we do not<sup>50</sup> wish to be just. It must be a justice that<sup>60</sup> plays no favorites and knows no standard but the equal<sup>70</sup> rights of the several peoples concerned.

Second, no special or<sup>80</sup> separate interest of any single nation or any group of<sup>90</sup> nations can be made the basis of any part of<sup>100</sup> the settlement which is not consistent with the common interest<sup>110</sup> of all.

Third, there can be no leagues or alliances<sup>120</sup> or special covenants and understandings within the general and common<sup>130</sup> family of the League of Nations.

Fourth, and more specifically,<sup>140</sup> there can be no special, selfish economic combinations within

the<sup>150</sup> League and no employment of any form of economic boycott<sup>160</sup> or exclusion except as the power of economic penalty by<sup>170</sup> exclusion from the markets of the world may be vested<sup>180</sup> in the League of Nations itself as a means of<sup>190</sup> discipline and control.

Fifth, all international agreements and treaties of<sup>200</sup> every kind must be made known in their entirety to<sup>210</sup> the rest of the world.—*Woodrow Wilson.* (215—1.52)

## 20

### CONTROL OF PRIVATE BUSINESS

We have seen how our work to get a living,<sup>10</sup> if the work is in any useful occupation, benefits the<sup>20</sup> public as well as the worker. Is this all that<sup>30</sup> is necessary, or ought the public to control work and<sup>40</sup> business by laws? There have been three stages in English<sup>50</sup> and American belief on this point.

1. In the Middle<sup>60</sup> Ages and even down to the seventeenth century it was<sup>70</sup> the belief that private love of gain must be controlled<sup>80</sup> or directed to make it secure the good of all.<sup>90</sup>

2. The view gained ground that liberty for everyone to<sup>100</sup> conduct his business as he pleased was not only best<sup>110</sup> for him but best for the public. This was expressed<sup>120</sup> by many famous writers in the latter part of the<sup>130</sup> eighteenth century. It fitted in with the general love of<sup>140</sup> liberty in political affairs and depended upon competition to secure<sup>150</sup> fair prices.

3. Within the past twenty-five years we<sup>160</sup>

have again been controlling private business in many ways for<sup>170</sup> what is believed to be justice and the public good.<sup>180</sup>

There are two aspects of the relation of public welfare<sup>190</sup> to private gain. The first is justice between man and<sup>200</sup> man; the other concerns public welfare in the strict sense.<sup>210</sup> The first would show itself in such matters as treating<sup>220</sup> other fellow citizens fairly, in contrast with treating them with<sup>230</sup> oppression or extortion or discrimination. The second would show itself<sup>240</sup> in matters where the welfare of the nation is concerned.<sup>250</sup> These exact patriotic service in both war and peace.—*Regents Examination, June, 1922.* (259—1.53)

## 21

## NUMERIC SYSTEM OF FILING

The numeric system of filing correspondence is the most practical<sup>10</sup> for many lines of business. Tough manila folders of uniform<sup>20</sup> size are numbered from 1 upward and filed consecutively. In<sup>30</sup> each folder all the letters to and from one correspondent<sup>40</sup> or concerning one subject are placed in order of date,<sup>50</sup> those of latest date in front. Every letter received and<sup>60</sup> a copy of every answer sent are marked with the<sup>70</sup> number assigned to that correspondent and filed according to that<sup>80</sup> number. This number is obtained by referring to a card<sup>90</sup> index arranged alphabetically. A card is made out for each<sup>100</sup> correspondent or subject, bearing name and address and number of<sup>110</sup> that correspondent's or subject's folder.

Cross-referencing is one of<sup>120</sup> the great time-saving features of this system. A letter<sup>130</sup> involving more than one name or subject is indexed under<sup>140</sup> the most important. Other unnumbered index cards are made out<sup>150</sup> for the other leading names or subjects and refer simply<sup>160</sup> to the principal heading and the number of its folder.<sup>170</sup> For instance, a letter is received for the first time<sup>180</sup> from the Empire Manufacturing Company, signed by F. W. Bolton.<sup>190</sup> A card is filled out with the name and address<sup>200</sup> of the Empire Company and given the number of the<sup>210</sup> next unused folder. The letter, copy of answer, and all<sup>220</sup> subsequent correspondence relating to the concern, whether written by or<sup>230</sup> addressed to Bolton or the Empire Company, are filed in<sup>240</sup> this folder. At the same time a card is filled<sup>250</sup> out with Bolton's name and a reference to the Empire<sup>260</sup> folder. If correspondence develops with Bolton individually, a number is<sup>270</sup> assigned him and appears at the top of his card,<sup>280</sup> the Empire number remaining as a cross-reference, so that<sup>290</sup> no letter can be overlooked through filing under the wrong<sup>300</sup> name.—*Regents Examination, January, 1909.* (301-1.53)

## STUDYING THE CUSTOMER

It is frequently said we need most to be reminded<sup>10</sup> of the things which should be the most obvious. If<sup>20</sup> that be so, it is well to remark at once<sup>30</sup> that a satisfied customer is the best advertisement for any<sup>40</sup> store. A business can survive

only through a sufficient volume<sup>50</sup> of steady patronage, and this can be secured only by<sup>60</sup> pleasing the majority of patrons. Were merchants able to tell<sup>70</sup> accurately the likes and dislikes of every customer, there would<sup>80</sup> be no retail failures, no need for advertising or window<sup>90</sup> displays to attract new patrons, and many of the costs<sup>100</sup> of business could be eliminated.

However, all people are different<sup>110</sup> in certain respects, and it would be impossible to recommend<sup>120</sup> any methods which would result in a sale every time.<sup>130</sup> All that may be hoped for is to suggest methods<sup>140</sup> which will be successful in most cases, or in so<sup>150</sup> many cases that their use is justified. This is especially<sup>160</sup> true with customers whose peculiarities cannot be known to the<sup>170</sup> salespeople because of lack of acquaintance.

When we come<sup>180</sup> to know people intimately, we can come nearer pleasing them<sup>190</sup> in every instance, but it will, doubtless, remain true that<sup>200</sup> even in the smallest hamlet many customers will not be<sup>210</sup> known intimately, at least, by all salespeople. For that<sup>220</sup> reason, first consideration of selling will be based upon instincts<sup>230</sup> and emotions or characteristics common to all people. The supreme<sup>240</sup> test of all selling service must be in answer to<sup>250</sup> the question, "Do customers usually like this method?"—J. W. Fisk, "*Retail Selling:*" (258-1.54)

## 23

I know the American people are much attached to their<sup>10</sup> government. I know they would suffer much for its sake.<sup>20</sup> I know they

would endure evils long and patiently before<sup>30</sup> they would ever think of exchanging it for another. Yet,<sup>40</sup> notwithstanding all this, if the laws be continually despised and<sup>50</sup> disregarded, if their rights to be secure in their persons<sup>60</sup> and property are held by no better tenure than the<sup>70</sup> caprice of a mob, the alienation of their affection for<sup>80</sup> the government is the natural consequence, and to that sooner<sup>90</sup> or later it must come.

Here, then, is one point<sup>100</sup> at which danger may be expected. The question recurs, how<sup>110</sup> shall we fortify against it? The answer is simple. Let<sup>120</sup> every American, every lover of liberty, every well-wisher to<sup>130</sup> his posterity, swear by the blood of the Revolution never<sup>140</sup> to violate in the least particular the laws of the<sup>150</sup> country, and never to tolerate their violation by others. As<sup>160</sup> the patriots of seventy-six did to the support of<sup>170</sup> the Declaration of Independence, so to the support of the<sup>180</sup> Constitution and the Laws let every American pledge his life,<sup>190</sup> his property, and his sacred honor; let every man remember<sup>200</sup> that to violate the law is to trample on the<sup>210</sup> blood of his father, and to tear the charter of<sup>220</sup> his own and his children's liberty. And, in short, let<sup>230</sup> it become the political religion of the nation; and let<sup>240</sup> the old and the young, the rich and the poor,<sup>250</sup> the grave and the gay of all sexes and tongues<sup>260</sup> and colors and conditions, sacrifice unceasingly upon its altars.

When<sup>270</sup> I so pressingly urge a strict observance of all the<sup>280</sup> law, let me not be understood as saying there are<sup>290</sup> no bad laws, or that grievances may not arise for<sup>300</sup> the redress of which no legal provisions have been made.<sup>310</sup> I mean to say no

such thing. But I do<sup>320</sup> mean to say that, although bad laws, if they exist,<sup>330</sup> should be repealed as soon as possible, still, while they<sup>340</sup> continue in force, for the sake of example they should<sup>350</sup> be religiously observed. There is no grievance that is a<sup>360</sup> fit object of redress by mob law.—*Abraham Lincoln, Address Before the Young Men's Lyceum of Springfield, Illinois, on January, 1837.* (367-1.54)

## 24

## CHOOSING THE BEST MEANS

A man's business judgment is often revealed in his choice<sup>10</sup> of the means of communication. Some men have a tendency<sup>20</sup> towards the use of the telephone, the letter, or the<sup>30</sup> interview, without due regard to the question of what is<sup>40</sup> the best method for the object in hand.

Any rule<sup>50</sup> would vary with conditions, but some general observations are worth<sup>60</sup> considering. A letter will nearly always reach a man and<sup>70</sup> receive his attention, and he cannot interrupt you with his<sup>80</sup> objections until he has heard you through. A letter may<sup>90</sup> contain the thought of hours and yet be read in<sup>100</sup> a minute, while conversation might be like the first draft<sup>110</sup> of the letter which, on second thought, you discarded.

An<sup>120</sup> interview is usually best when an exchange of opinions is<sup>130</sup> necessary to establish an agreement. In some instances nothing else<sup>140</sup> can satisfactorily take its place. Often weeks of correspondence could<sup>150</sup> not accomplish as much as a short interview.

A telephone<sup>160</sup> conversation gets quickly at the vitals of a matter, gains<sup>170</sup> an audience while others wait for an interview, and secures<sup>180</sup> instant counsel at a critical time. But by its brevity<sup>190</sup> it may close a matter prematurely without having attained the<sup>200</sup> desired purpose, or it may give occasion for questions which<sup>210</sup> one does not care to answer yes or no or<sup>220</sup> seem to evade.

A representative may often be sent who<sup>230</sup> can talk out a matter more in detail than your<sup>240</sup> own time would permit, and also may avoid the necessity<sup>250</sup> of a meeting between uncongenial persons.—W. P. Warren, "Thoughts on Business." (256—1.54)

## 25

## ADVANTAGES OF DEPARTMENT STORES

One of the principal advantages of the large department stores<sup>10</sup> is their ability to purchase goods cheaply. Such stores buy<sup>20</sup> in large quantities and can often secure quantity discounts or<sup>30</sup> special prices. They very frequently buy direct from the manufacturers<sup>40</sup> and eliminate the jobber's profit. Then, too, many manufacturers will<sup>50</sup> make special concessions to have their goods sold by large<sup>60</sup> department stores because of the advertising value of such sales.<sup>70</sup> The department stores have expert buyers who are good judges<sup>80</sup> of qualities and prices and who are on the lookout<sup>90</sup> for any special bargains in job lots, forced sales, or<sup>100</sup> bankrupt stocks. Most large

department stores are in a position<sup>110</sup> to make cash purchases from manufacturers who must sell goods<sup>120</sup> at a sacrifice to realize money quickly. They are in<sup>130</sup> a position to buy odd lots, bankrupt stocks, or<sup>140</sup> a manufacturer's surplus goods. Also they often buy in such quantities<sup>150</sup> as to have goods made to their order. If they<sup>160</sup> can contract for the entire output of a plant they<sup>170</sup> are in a position to demand a concession in price.<sup>180</sup>

The central location of most department stores is an advantage<sup>190</sup> in securing the shopping trade of people from all parts<sup>200</sup> of the city and also of out-of-town shoppers.<sup>210</sup> The ability to make all necessary purchases in one building<sup>220</sup> and under one roof is an advantage, especially in bad<sup>230</sup> weather and to persons who dislike spending a large amount<sup>240</sup> of time and energy in shopping. The ability to buy<sup>250</sup> all kinds of goods on one line of credit is<sup>260</sup> also quite a convenience to customers, as it saves the<sup>270</sup> trouble of opening different accounts and paying several monthly bills.<sup>280</sup>

—P. D. Converse, "Marketing," (280-1.54)

## 26

### NEATNESS PAYS

One of the very large corporations was finding that it<sup>10</sup> got better results at certain plants than at others. A<sup>20</sup> man was delegated to look over the ground to see<sup>30</sup> if he could discover any explanation. One thing he found<sup>40</sup> was this: The best results were being obtained at the<sup>50</sup> plants which were kept the cleanest, tidiest, and

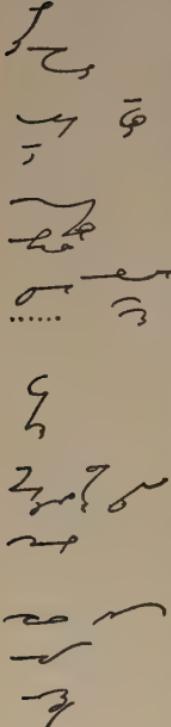
most orderly.<sup>60</sup> The worst results were where no effort apparently was made<sup>70</sup> to keep the works spick and span.

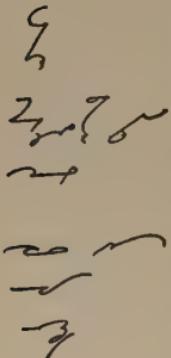
Since then the<sup>80</sup> company has installed a sort of housekeeper in every plant.<sup>90</sup> The effect has been astoundingly satisfactory. Not a few of<sup>100</sup> the workers, it is now noticed, come to work distinctly<sup>110</sup> better dressed. While not a word was said to the<sup>120</sup> employees about their personal appearance, the very fact that the<sup>130</sup> works are now kept tidy has had an influence upon<sup>140</sup> them, and it has proved that cleanliness and orderliness pay<sup>150</sup> handsome dividends in dollars and cents as well as in<sup>160</sup> mental and moral improvement of the workers.

All of which,<sup>170</sup> it may be added, is only what should be expected<sup>180</sup> in the light of the findings of modern psychology as<sup>190</sup> to environment effects on the human organism. Untidy surroundings, there<sup>200</sup> can be no question, make both for mental inertia and<sup>210</sup> moral disorganization. When they include such elements as grimy walls,<sup>220</sup> littered floors, and unwashed windows they make also for unrest<sup>230</sup> and discontent as symptoms of an increasing nervousness.

Hence neatness<sup>240</sup> in business places will invariably mean both a rise in<sup>250</sup> the efficiency curve and a fall in the curves of<sup>260</sup> illness and accident. It is surprising that this has not<sup>270</sup> long ago been appreciated by all industrial managers, intent as<sup>280</sup> they necessarily are on devising ways for an increase of output<sup>290</sup> at a lessened cost of production.—H. Addington Bruce. (295-1.54)

## THE FUNCTIONS OF LETTERS IN BUSINESS

Letters are the nervous system of the business world. They<sup>10</sup> convey its impulses and thoughts, and cause and record its<sup>20</sup> actions. They get men positions; they launch enterprises; they find<sup>30</sup> markets, interest investors, reach and bring in buyers. They galvanize<sup>40</sup> into life the vast machinery of commerce and keep it<sup>50</sup> going. Day after day they record its millions of offers,<sup>60</sup> agreements, terms, and contracts.

Letters are the mouthpiece of the<sup>70</sup> business man. Into them he pours his plans and projects,<sup>80</sup> and from them other business men draw the information that<sup>90</sup> enables them to act with certainty and address. Letters are the<sup>100</sup> channels of commercial cooperation. They cover space with a great<sup>110</sup> moving network and tie four corners of the world<sup>120</sup> together. Without the business letter the modern world would be<sup>130</sup> inconceivable.—*Belding, "Business Correspondence and Procedure."* (131—1.55)

## PARTNERSHIP AND CORPORATION

Business today is carried on in three different ways; namely,<sup>10</sup> by individuals, by partnerships, and by corporations. The grocer, the<sup>20</sup> butcher, the baker, or any one man who carries on<sup>30</sup> a business is an example of the first method. If,<sup>40</sup>

however, any two of them combine for the good of<sup>50</sup> both, they form a partnership. When the amount of capital<sup>60</sup> necessary for carrying on a business becomes so large that<sup>70</sup> the money of many people is needed, a corporation is<sup>80</sup> formed. The amount of money which any one individual invests<sup>90</sup> in the company is represented by a certain number of<sup>100</sup> shares of the capital stock of the company, which entitle<sup>110</sup> him to dividends, or interest, on the money that he<sup>120</sup> has invested. These shares of the capital stock are transferable<sup>130</sup> and they can be bought and sold like an automobile<sup>140</sup> or a house. Since there is no time limit as<sup>150</sup> to how long a corporation may do business, a change<sup>160</sup> in the ownership of part of the stock, or the death<sup>170</sup> of a stockholder, is not accompanied by the same result<sup>180</sup> as in a partnership, where the death of one of<sup>190</sup> the partners sometimes breaks up the business. Furthermore, in a<sup>200</sup> partnership each one of the partners is personally liable for<sup>210</sup> any debts made by any of the partners in behalf<sup>220</sup> of the business, whereas the personal possessions of a stockholder<sup>230</sup> in a corporation cannot be held as security for any<sup>240</sup> debts incurred by the corporation. These are two of the<sup>250</sup> more important advantages of corporate organization over partnership.—*Regents Examination, June, 1915.* (259—1.55)

## 29

## KNOWLEDGE OF COMPETING GOODS

The study of any industry must also include a knowledge<sup>10</sup> of rival firms and their goods. A

careful study of<sup>20</sup> competing goods and methods enables the salesman to compare his<sup>30</sup> own merchandise and methods with those of competitors. When a<sup>40</sup> favorable comparison can be made diplomatically, he can bring out<sup>50</sup> adequately the strong points of his own line. When he<sup>60</sup> notes competing goods or methods that are superior to his<sup>70</sup> own, part of his duty is to call the attention<sup>80</sup> of his firm to the matter with a view to<sup>90</sup> the improvement of its methods. Many valuable suggestions of this<sup>100</sup> kind are frequently received from salesmen, and obviously the man<sup>110</sup> who is most likely to make them is the man<sup>120</sup> who is always studying and learning.

The comprehensive knowledge referred<sup>130</sup> to in preceding sections is less vital in the sale<sup>140</sup> of certain specialties where the element of competition is not<sup>150</sup> feared. For instance, the adding machine salesman does not need<sup>160</sup> to be equipped with a knowledge of factory processes and<sup>170</sup> sources of raw materials; but he must be thoroughly familiar<sup>180</sup> with every possible use of his device; he must be<sup>190</sup> able to show the prospect how to derive the most<sup>200</sup> benefit from its employment; and he must be acquainted with<sup>210</sup> the limitations of competing devices.

An adding machine salesman, when<sup>220</sup> requesting an interview for the purpose of demonstrating his machine,<sup>230</sup> was met with the statement that the firm approached was<sup>240</sup> considering the purchase of a certain make of typewriter to<sup>250</sup> which an adding mechanism is attached. Not being familiar with<sup>260</sup> this office device, the salesman was completely nonplussed and was<sup>270</sup> unable to point out why his own machine should be<sup>280</sup>

*S 2* bought in preference to the combination device.—  
*H. Whitehead, "Principles of Salesmanship."* (287  
—1.55)

30

## BOOK CONTRACTS

Directly after the manuscript of a book has been accepted<sup>10</sup> for publication, the author receives from the publisher two copies<sup>20</sup> of a formal document. This instrument is a contract or,<sup>30</sup> as it is sometimes labeled, "memorandum of agreement."

In most<sup>40</sup> cases the publisher's contract is a printed form. Sometimes it<sup>50</sup> is merely type-written. Generally it is a rather lengthy affair.<sup>60</sup> When the contract reaches the author it bears the signature<sup>70</sup> of the publisher. If the terms of the contract are<sup>80</sup> satisfactory to the author, he should sign, in the place<sup>90</sup> provided for his signature, both of the copies sent to<sup>100</sup> him. Then he should return one copy to the publisher,<sup>110</sup> keeping the other himself.

There is no standard form of<sup>120</sup> contract for publishing works in book form. Each publisher has<sup>130</sup> his own contract form. A number of the smaller publishers,<sup>140</sup> it seems, still rely upon "gentlemen's agreements," which consist merely<sup>150</sup> of an exchange of letters. These letters state little more<sup>160</sup> than that the publisher agrees to publish the work, that<sup>170</sup> he agrees also to pay the author so much at<sup>180</sup> certain times, and that the author agrees to turn over<sup>190</sup> the work to the editor for publication according to the<sup>200</sup> stated

terms. The details of these transactions are settled verbally.<sup>210</sup> This usage seems to be entirely satisfactory to both parties.<sup>220</sup>—*Regents Examination, June, 1923.* (220-1.56)

31

## THE STOCK MARKET

A stock market differs from a produce market in that<sup>10</sup> it deals in the stocks and bonds of industrial corporations<sup>20</sup> and in certain kinds of national, state, and municipal bonds.<sup>30</sup> The stock market, while not confined to modern times, has<sup>40</sup> grown to such enormous proportions during the past century that<sup>50</sup> its development may be cited as a decided change from<sup>60</sup> old market conditions.

The importance of large industries is admitted,<sup>70</sup> but as a general rule no one person has enough<sup>80</sup> money to organize an industry. The money of a large<sup>90</sup> number of men must be combined in order to get<sup>100</sup> sufficient funds for this purpose. What is known as the<sup>110</sup> stock of a corporation is nothing more than a piece<sup>120</sup> of paper on which is written the fact that an<sup>130</sup> individual, whose name appears on the paper, has contributed a<sup>140</sup> certain amount of money for the purpose of organizing a<sup>150</sup> particular industry. The stockholders taken together are the owners of<sup>160</sup> the business. When one buys a stock certificate he buys<sup>170</sup> a share in the business.

If we concede that great<sup>180</sup> industries are advantageous, the stock market, which provides a means<sup>190</sup> for selling shares in these great industries,

to persons who<sup>200</sup> have saved part of their income for the purpose of<sup>210</sup> making investments, renders an important service to the community. Dealers<sup>220</sup> in stocks are middlemen who buy and sell certificates of<sup>230</sup> ownership in corporations or certificates of indebtedness of corporations. As<sup>240</sup> middlemen they stand between those who wish to be investors<sup>250</sup> and those who, having organized industries, wish to sell investments.<sup>260</sup>—*Regents Examination, June, 1919.* (260–1.56)

## 32

## OTHERS HAVE DONE IT

There are many young men in business who, because of<sup>10</sup> a lack of early training, either through limited opportunities or<sup>20</sup> wasted opportunities, are struggling with a great handicap, which they<sup>30</sup> hardly realize, in their limited knowledge of certain fundamentals of<sup>40</sup> education. They resemble a man in a boat with only<sup>50</sup> one oar, battling against the waves, without even knowing enough<sup>60</sup> to wish for another oar, and without realizing that the<sup>70</sup> reason others are making better headway is because they have<sup>80</sup> two oars.

The fundamental branches of study—those which every<sup>90</sup> schoolboy is supposed to learn in his early years, and<sup>100</sup> which are often too meagerly understood by young men—are:<sup>110</sup> how to spell, how to use correct grammar, good penmanship,<sup>120</sup> arithmetic, geography, history, and etymology.

Simple as these branches are,<sup>130</sup> there are thousands who are deficient in them, and yet<sup>140</sup> are blundering along through life, expecting to

make a success<sup>150</sup> in business, and yet not realizing how greatly they are<sup>160</sup> handicapped by the lack of these things. Those who feel<sup>170</sup> a lack in any of the simple fundamentals of education<sup>180</sup> cannot afford to neglect any opportunity they can make to<sup>190</sup> acquire some knowledge in those branches. Fifty years of hard<sup>200</sup> work without them cannot hide the defect which may be<sup>210</sup> overcome by a few years of study.—W. P. Warren, “Thoughts on Business.” (217-1.57)

## 33

## ORDERING GOODS

A large percentage of orders sent by mail are filled<sup>10</sup> inadequately or unsatisfactorily. Incompleteness, inexact phrasing, obscurity, and lack of<sup>20</sup> method in letters that forward such orders cause, day after<sup>30</sup> day, a vast amount of delay, disappointment, and loss to<sup>40</sup> the business world.

Definite instructions in ordering goods are even<sup>50</sup> more important to the writer than to the addressed, for<sup>60</sup> if the instructions are inadequate the writer is the first<sup>70</sup> to suffer. In any case, he should remember that the<sup>80</sup> cost of delivering and returning goods falls in the end<sup>90</sup> on the customers. If his order is indefinite or incomplete,<sup>100</sup> he may receive other goods than he ordered. He may<sup>110</sup> find that, although the kind of goods ordered is received,<sup>120</sup> the styles and sizes are quite different from those desired.<sup>130</sup> He may find that he has received only a part<sup>140</sup> of the goods ordered, and he may receive that part<sup>150</sup> only after exasperating

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delays. Or as a result of his<sup>160</sup> careless letter he may never receive the goods at all.<sup>170</sup>

In a great number of such cases, the writer has<sup>180</sup> only himself to blame. To avoid these possibilities that so<sup>190</sup> often turn into realities distressing alike to the buyer and<sup>200</sup> the seller, many firms that deal in a variety of<sup>210</sup> goods furnish their customers with order blanks on which all<sup>220</sup> necessary specifications are tabulated.—Belding, "Business Correspondence and Procedure." (224-1.57)

## 34

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delays. The average country merchant works under trying conditions. He extends<sup>10</sup> credit freely, often carrying customers for weeks. When some of<sup>20</sup> the same customers are able to pay cash they buy<sup>30</sup> not from the merchant who has carried them but from<sup>40</sup> a mail-order house, which is sometimes able to undersell<sup>50</sup> the merchant precisely because it gives nobody credit. About the<sup>60</sup> time the merchant has built up a really profitable trade<sup>70</sup> somebody is pretty sure to open a rival shop across<sup>80</sup> the street. Sometimes a wholesale house that the merchant has<sup>90</sup> patronized will cheerfully supply the rival shop with a stock<sup>100</sup> of goods, though the proprietor may cherish a pious hope<sup>110</sup> of taking away part of the older shop's trade. Such<sup>120</sup> conditions would tend to make anybody nervous; it is not<sup>130</sup> strange, therefore, that many country merchants oppose a parcels post<sup>140</sup> in the fear that it will give an additional advantage<sup>150</sup> to the mail-order houses. Probably, however, the multiplication

of<sup>160</sup> rival shops is a greater menace to the retail trade<sup>170</sup> than the mail-order houses are.

The Controller of the<sup>180</sup> Currency will no longer permit the organization of a new<sup>190</sup> national bank whose principal object seems merely to be taking<sup>200</sup> business away from banks already established. A license will not<sup>210</sup> be issued for a new bank unless it appears that<sup>220</sup> there is some reasonable need of additional banking facilities.—  
*Regents Examination, June, 1911. (229-1.57)*

## 35

## A BUSINESS EDUCATION

A well-rounded business education is a priceless possession, to<sup>10</sup> be attained only through years of thought and experience. With<sup>20</sup> it a man may undertake almost any enterprise and carry<sup>30</sup> it to completion without being at a loss to know<sup>40</sup> what to do in regard to any complication that may<sup>50</sup> arise. The man who has attained, or at least approximates,<sup>60</sup> a thorough business education is well informed, and yet ever<sup>70</sup> open to new evidence and new light; he is especially<sup>80</sup> well informed on one or more lines of business which<sup>90</sup> concern his chief occupation, and has an adequate knowledge of<sup>100</sup> all the lines of business which contribute to his work.<sup>110</sup> He knows something of human nature, not in a crafty<sup>120</sup> or supercilious way, but in a keen, analytical, awakened, and<sup>130</sup> sympathetic way. He is well traveled, well read, and cultured.<sup>140</sup> Appreciating their influence upon his judgment, taste, and point of<sup>150</sup> view, he is not unfamiliar with art, literature,

poetry, and<sup>160</sup> music. He takes his place among men with ease and<sup>170</sup> grace, neither shunning society nor being monopolized by it. He<sup>180</sup> knows how to deal with men so as to command<sup>190</sup> their respect and cooperation. He has high standards in every<sup>200</sup> direction, and works to attain them rather than merely to<sup>210</sup> make money. And, above all, he has a sound character<sup>220</sup> which gives the indispensable element of purity to his every<sup>230</sup> motive and act.—W. P. Warren, "Thoughts on Business." (233-1.57)

## 36

## EXPORT DECLARATIONS

Whenever merchandise is shipped beyond the borders of the United<sup>10</sup> States the exporter must file with the Collector of Customs<sup>20</sup> at the port of entry a document known as the<sup>30</sup> "export declaration" or "customs clearance." From this document the Government<sup>40</sup> obtains the data necessary for the compilation of statistics about<sup>50</sup> the foreign trade of the United States. The export declaration<sup>60</sup> includes all of the particulars of the shipment; the marks<sup>70</sup> and numbers on the packages, the number of packages, the<sup>80</sup> type of merchandise for classification, the quantity and the value,<sup>90</sup> the name of the exporter, the port of exportation and<sup>100</sup> the port of destination, and the name of the steamer<sup>110</sup> carrying the goods. The declaration is made in duplicate and<sup>120</sup> must be signed by a member of a firm or<sup>130</sup> an officer of a corporation. Exporters are permitted to lodge<sup>140</sup> with the Collector of Customs a power of attorney which<sup>150</sup>

will permit a clerk to sign the export declaration. The<sup>160</sup> original is sworn to before a notary public and is<sup>170</sup> filed with the Collector of Customs. The duplicate is verified<sup>180</sup> by an official of the customs department and is sent<sup>190</sup> to the steamship company. Some steamship companies insist that the<sup>200</sup> export declaration be filed before they will issue a shipping<sup>210</sup> permit. They do this because the duplicate copy of the<sup>220</sup> export declaration must be attached to the steamer's manifest which<sup>230</sup> is filed with the Collector of Customs before clearance papers<sup>240</sup> for the steamer are issued. Other steamship companies allow exporters<sup>250</sup> to supply them with the declaration at any time up<sup>260</sup> to two days prior to the sailing of the vessel.<sup>270</sup>

The routine work involved in making the customs entries and<sup>280</sup> thorough knowledge of the laws of customs procedure demand the<sup>290</sup> attention of an expert. Few importers employ as a member<sup>300</sup> of their traffic departments a clerk to attend solely to<sup>310</sup> customs house work. Instead, they use the services of a<sup>320</sup> customs house broker. The customs house broker is licensed to<sup>330</sup> comply with the laws of the United States. He is<sup>340</sup> given a power of attorney by the importer to indorse<sup>350</sup> bills of lading and file entries. The economies which are<sup>360</sup> secured through the use of the customs house broker are<sup>370</sup> many. It is just as easy to file twenty entries<sup>380</sup> as to file one. The broker is thus able to<sup>390</sup> act as agent for many importers and the expense of<sup>400</sup> maintaining his organization is therefore comparatively small for each of<sup>410</sup> his clients.—M. S. Rosenthal, "Exporting and Importing." (412-1.58)

## COOPERATION AGAINST SECURITY FRAUDS

The Exchange is a private body. Over its own members<sup>10</sup> it has an absolute authority, and it can impose even<sup>20</sup> more severe penalties for fraud than could usually be obtained<sup>30</sup> through action in the courts. But there its authority naturally<sup>40</sup> and necessarily stops. The New York Stock Exchange has no<sup>50</sup> authority at all over individuals or firms who are not<sup>60</sup> its members—and the security swindler never even applies for<sup>70</sup> such membership, much less obtains it. The Stock Exchange will go<sup>80</sup> to the very limit of its powers in fighting the<sup>90</sup> fraudulent security dealer. The Exchange has spent large sums of<sup>100</sup> money in cooperation with other interests, or alone, in the<sup>110</sup> attempt to halt fraud. Nor is this any new policy<sup>120</sup> on the part of the Stock Exchange. It has carried<sup>130</sup> on a continual fight against the bucket shops for half a<sup>140</sup> century, and even before that time was regularly engaged in<sup>150</sup> fighting other forms which the evil of stock swindling had<sup>160</sup> assumed. The New York Stock Exchange has always stood ready<sup>170</sup> to cooperate in any feasible and genuine effort to halt<sup>180</sup> fraud, and always will. Whenever the Stock Exchange has opposed<sup>190</sup> new laws aimed at the suppression of fraud, this attitude<sup>200</sup> has been taken solely because its practical experience has convinced<sup>210</sup> it that the proposed legislation would not accomplish the object<sup>220</sup> for which it was designed and would severely hinder legitimate<sup>230</sup>

business.—*E. H. H. Simmons, President of the New York Stock Exchange.* (231—1.59)

## 38

## WRITING AN ESSENTIAL

Every business man can well afford to cultivate the art<sup>10</sup> of literary expression. The thought that writing, like painting and<sup>20</sup> music, is chiefly for those who make a business of<sup>30</sup> it is disproved by the daily experience of the average<sup>40</sup> business man. Because some specialize in writing, and carry the<sup>50</sup> art beyond the ability of the average man, it is<sup>60</sup> no less an accomplishment which should in some practical measure<sup>70</sup> be shared by all. Success often consists in expressing a<sup>80</sup> thought so that it will be accepted and acted upon<sup>90</sup> by others.

It may even be said that all work<sup>100</sup> is largely but the changing of one thought for another.<sup>110</sup> When we consider what is really achieved in conferences, interviews,<sup>120</sup> directors' meetings, letters, reports, plans, buying, selling, advertising, and other<sup>130</sup> phases of business activity, we see that in every instance<sup>140</sup> the work consists in changing one thought or one set<sup>150</sup> of thoughts for another. The man who thinks most deeply<sup>160</sup> and accurately, reaches conclusions, and causes those conclusions to be<sup>170</sup> accepted and acted upon by others is the man who<sup>180</sup> accomplishes the most vital work. Inability to express his conclusions<sup>190</sup> clearly and forcefully would, in the degree of that inability,<sup>200</sup> lessen his influence and success. A command of the modes<sup>210</sup> of language is neces-

sarily a vital part of the equipment<sup>220</sup> of every thorough business man.—W. P. Warren, “Thoughts on Business.” (225—1.59)

39

## THE SALES ORGANIZATION

For the manufacturer, the wholesaler, and the retailer there is<sup>10</sup> a sales problem, essentially the same in character, but differing<sup>20</sup> in the more superficial aspects. The manufacturer wants to reach,<sup>30</sup> or at least to meet, the middleman who is to<sup>40</sup> handle his goods, or the consumer who is to use<sup>50</sup> them, or both. It must be remembered that the beginning<sup>60</sup> and the end of every manufacturing activity practically is a<sup>70</sup> merchandising problem; the manufacturer must buy and the manufacturer must<sup>80</sup> sell. There is for him a problem of sales management<sup>90</sup> and sales organization. The wholesaler likewise must have his sales<sup>100</sup> organization, as well as his purchasing department. For the retailer,<sup>110</sup> the sales organization is one of his chief concerns.

No<sup>120</sup> matter how individual the problems of a given establishment may<sup>130</sup> be, through them all runs a common element of human<sup>140</sup> psychology. In the problem of labor management, the human element<sup>150</sup> very largely predominates. With the merchant, there is the task<sup>160</sup> of selecting men to go out and represent his business<sup>170</sup> to the world. Within the establishment, there is the sales<sup>180</sup> force that meets the customers as representatives of the house.<sup>190</sup> This is a highly important task.

Every business house of<sup>200</sup> consequence is like

a machine in that it must have<sup>210</sup> its parts fitly joined together. They must be coordinated. The<sup>220</sup> business must be well balanced. In this fact lies the<sup>230</sup> need for organizing the sales force. The merchant, who has<sup>240</sup> been financier and diplomat, must now become a sales manager.<sup>250</sup>  
—C. S. Duncan, "Marketing." (250-1.60)

40

## MONEY-ORDER SYSTEM

The postal money-order system offers to the public a<sup>10</sup> safe, cheap, and convenient method of making remittances by mail<sup>20</sup> to all parts of the United States and its possessions,<sup>30</sup> as well as foreign countries. The practice of forwarding currency<sup>40</sup> in ordinary mail is an incitement to theft. In case<sup>50</sup> of train wreck also, or of other casualty incident to<sup>60</sup> transportation, money may be destroyed or otherwise lost. But a<sup>70</sup> money order, though lost, may be duplicated from the record<sup>80</sup> of its issue. The public, therefore, is urged to use<sup>90</sup> the postal money-order system. Postal money orders, in short,<sup>100</sup> should be used whenever available instead of cash for remittances<sup>110</sup> by mail; and when such orders cannot be obtained the<sup>120</sup> letter containing the money should always be registered. Money-order<sup>130</sup> business is transacted at all post offices where practicable.

Postal<sup>140</sup> money orders are the only means by which sums collected<sup>150</sup> on packages sent by C. O. D. parcel post are<sup>160</sup> remitted to the sender of the parcels.

Application for a<sup>170</sup> money order must be

made on a form furnished for<sup>180</sup> the purpose and be presented at the money-order window<sup>190</sup> of the post office or one of its stations. Money<sup>200</sup> orders are issued for any desired amount from 1 cent<sup>210</sup> to \$100, and when a larger sum than<sup>220</sup> \$100 is to be sent any number of<sup>230</sup> additional orders may be obtained. Applications may be made through<sup>240</sup> rural carriers, who will furnish the necessary forms and give<sup>250</sup> receipts for the amounts.

International money orders, payable in almost<sup>260</sup> any part of the world (except where business has been<sup>270</sup> interrupted by war or severance of diplomatic relations), may be<sup>280</sup> obtained at all of the larger post offices and at<sup>290</sup> many of the smaller ones.

A money order will be<sup>300</sup> paid to the person named therein, or his indorsee, or<sup>310</sup> his agent or attorney upon his written order. Domestic money<sup>320</sup> orders issued in the continental United States, except Alaska, will<sup>330</sup> be paid at any money-order office in the continental<sup>340</sup> United States, except Alaska, if presented within thirty days following<sup>350</sup> the date of issue. Thereafter payment will be made only<sup>360</sup> at the office drawn on.—

*Postal Information. (365-1.60)*

## 41

### POSTAL SAVINGS SYSTEM

The United States Government accepts interest-bearing postal savings deposits<sup>10</sup> from the public and guarantees to repay them on demand.<sup>20</sup>

Any person ten years old or over may open

a<sup>30</sup> postal savings account in his or her own name by<sup>40</sup> depositing one or more dollars in any post office authorized<sup>50</sup> to accept postal savings deposits. No person may at the<sup>60</sup> same time have more than one account either at the<sup>70</sup> same office or at different offices. The account of a<sup>80</sup> married woman is free from any control or interference by<sup>90</sup> her husband. Post-office employees are forbidden to give any<sup>100</sup> information concerning an account to any person except the depositor.<sup>110</sup>

A person may deposit any number of dollars, and at<sup>120</sup> any time, until the balance to his credit amounts to<sup>130</sup> \$2,500, exclusive of accumulated interest.

A person<sup>140</sup> desiring to open a postal savings account should apply at<sup>150</sup> the post office, where full instructions will be given. If<sup>160</sup> for any good reason an intending depositor cannot apply at<sup>170</sup> the post office, a representative may be sent, who will<sup>180</sup> be instructed how to proceed. A person residing at a<sup>190</sup> post office not authorized to accept postal savings deposits may<sup>200</sup> open an account at a depository office by mail, through<sup>210</sup> his local postmaster, who will give full instructions on application.<sup>220</sup>

After a postal savings account has been opened deposits may<sup>230</sup> be made either in person, by a representative, by money<sup>240</sup> order, or by registered mail. Postal savings deposits are acknowledged<sup>250</sup> by postal savings certificates, which are made out in the<sup>260</sup> name of the depositor and serve as receipts. These certificates<sup>270</sup> are not negotiable or transferable. If certificates are lost, stolen,<sup>280</sup> or destroyed, new certificates may be issued.

A depositor may<sup>290</sup> at any time withdraw all or any part of his<sup>300</sup> postal savings deposits, upon demand, from the post office where<sup>310</sup> the deposits were made. Withdrawals may be made in person,<sup>320</sup> through a representative, or by mail.

Postal savings certificates bear<sup>330</sup> simple interest at the rate of 2 per cent a<sup>340</sup> year. Interest begins on the first day of the month<sup>350</sup> following the month in which the certificate is issued, and<sup>360</sup> becomes due and payable at the expiration of each full<sup>370</sup> year from the day interest begins as long as the<sup>380</sup> principal remains on deposit. No interest will be paid for<sup>390</sup> a fraction of a year.

Amounts less than \$1<sup>400</sup> may be saved by purchasing postal savings stamps at 10<sup>410</sup> cents each. A savings card with ten savings stamps affixed<sup>420</sup> will be accepted as a deposit of \$1 either<sup>430</sup> in opening a postal savings account or in adding to<sup>440</sup> an existing account, or it may be redeemed in cash.<sup>450</sup>—*Postal Information.* (450—1.60)

## 42

## MAKING PAYMENT BY MAIL

A debt is fully satisfied only when the debtor pays<sup>10</sup> the creditor the full amount owing or provides means whereby<sup>20</sup> the creditor may obtain full payment without inconvenience, expense, or<sup>30</sup> delay.

It is generally impracticable to send currency through the<sup>40</sup> mails or by messenger direct. In making a remittance, therefore,<sup>50</sup> it is necessary to use a form of exchange that<sup>60</sup> can be readily

converted into money by the receiver. It<sup>70</sup> is also desirable from the remitter's standpoint to use exchange<sup>80</sup> that is: (1) safe, (2) convenient and inexpensive, and (3)<sup>90</sup> adequate as a receipt for the amount remitted, and a<sup>100</sup> receipt is generally inadequate unless it shows the date of<sup>110</sup> payment, the amount paid, to whom and for what the<sup>120</sup> payment was made, or the account which it is to<sup>130</sup> settle.—Belding, "Business Correspondence and Procedure." (131-1.61)

## 43

## DIVISIONS OF OCCUPATION

With advancing civilization, industry as a whole has been more<sup>10</sup> and more broken up into parts, and the parts have,<sup>20</sup> therefore, constantly been growing smaller. One of the earliest steps<sup>30</sup> in the organization of labor, perhaps even earlier than that<sup>40</sup> which we have described above, was taken when the members<sup>50</sup> of primitive society began to specialize in their work. And<sup>60</sup> the whole story of society since, not only in its<sup>70</sup> economic phase, but in all its other phases as well,<sup>80</sup> has been a lengthening tale of increasing specialization of work<sup>90</sup> or function. With division and subdivision constantly taking place, it<sup>100</sup> is clearly impossible to recognize or name all of the<sup>110</sup> stages of progress. But two of these stages are recognized<sup>120</sup> in popular speech as of distinct character. The first of<sup>130</sup> these is what we may call division of occupations. Probably<sup>140</sup> the most primitive form of such division was that by<sup>150</sup> which among savages the men took upon

themselves the functions<sup>160</sup> of warriors and hunters, putting upon the women the tasks<sup>170</sup> of the household and the field. Division of occupations is<sup>180</sup> indicated by the names of the manifold trades or callings.<sup>190</sup>

The further subdivision of existing occupations has been largely the<sup>200</sup> work of the last few centuries, and especially of the<sup>210</sup> last two. To this further subdivision—this further organization—of<sup>220</sup> labor has been given the technical name of division of<sup>230</sup> labor, although, as we have seen, division of occupations is<sup>240</sup> but an earlier division of labor on larger lines.—*Ely and Wicker, "Elementary Principles of Economics."* (249-1.62)

## 44

When shorthand is written at a rapid rate the stenographer<sup>10</sup> performs four functions at the same time, because it is<sup>20</sup> impossible to write each word the instant it is spoken.<sup>30</sup> Therefore, the stenographer is several words behind the speaker. This<sup>40</sup> makes it necessary to comprehend what is being said, to<sup>50</sup> carry the words in mind, to formulate mentally the characters<sup>60</sup> to represent the words, and to write those characters. If<sup>70</sup> the person dictating does not speak distinctly, the stenographer's mental<sup>80</sup> operations are interrupted. It is therefore imperative that rapid dictation<sup>90</sup> should be given clearly and accurately. Again, shorthand is sound<sup>100</sup> writing, and there is no distinction between the characters representing<sup>110</sup> words with different meanings and different spellings but with the<sup>120</sup> same pronunciation.

The only way in which the stenographer can<sup>130</sup> determine the word intended is by the sense in which<sup>140</sup> it is employed, and sometimes the sense does not indicate<sup>150</sup> which word is meant. In such cases the stenographer's knowledge<sup>160</sup> of the subject is the sole source of information on<sup>170</sup> that point.—*United States Civil Service Examination.* (172—1.63)

## 45

### KNOWLEDGE OF ACCOUNTING IS VALUABLE

A thorough study of the fundamental principles of accounting ought<sup>10</sup> to be part of the equipment of every business man,<sup>20</sup> whether banker, merchant, or manufacturer. A great lawyer once told<sup>30</sup> me that he often felt handicapped because he lacked complete<sup>40</sup> knowledge of accounting. The fact is that modern accountancy enters<sup>50</sup> into virtually every profession except medicine and one or two<sup>60</sup> others. In urging the study of bookkeeping and accountancy I<sup>70</sup> do not mean for a moment that accountancy need be<sup>80</sup> or should be the ultimate goal; but I do mean<sup>90</sup> that the mastery of accountancy is one important rung in<sup>100</sup> the ladder leading to business success. There are thousands and<sup>110</sup> thousands of positions where an executive looking around for a<sup>120</sup> suitable man will be influenced to pick an employee who<sup>130</sup> understands all about accounts and can check up and analyze<sup>140</sup> the figures pertaining to the work.

The Federal Trade Commission,<sup>150</sup> you will

recall, reported, as the result of extensive investigation,<sup>160</sup> that an astoundingly large percentage of merchants, manufacturers, and<sup>170</sup> other business men had no proper system of ascertaining and<sup>180</sup> analyzing their costs. They did their business by guess work and<sup>190</sup> by rule of thumb. They simply knew their total costs<sup>200</sup> and their total earnings, but in most instances a man<sup>210</sup> had no means of being able to put his finger<sup>220</sup> on any particular operation or any particular article and say,<sup>230</sup> "This is not yielding me a fair profit."

You will<sup>240</sup> see how useful it is to supplement other knowledge and<sup>250</sup> experience and qualifications by a thorough knowledge of accountancy. This<sup>260</sup> will go far towards curing the evil which the Federal<sup>270</sup> Trade Commission described as being responsible for no end of<sup>280</sup> failures.—*Percy H. Johnson.* (281—1.63)

## 46

## FREE MARKETS AND POPULAR OWNERSHIP

The New York Stock Exchange is just as particular about<sup>10</sup> the securities admitted to trading in its markets as it<sup>20</sup> is to the individuals admitted to its membership. Before a<sup>30</sup> security can be traded in upon the Exchange, it must<sup>40</sup> conform to what are known as the listing requirements of<sup>50</sup> the Exchange. These requirements are undoubtedly the strictest and most<sup>60</sup> extensive of any large Stock Exchange organization in the world.<sup>70</sup> The financial structure of the given corporation must be explained<sup>80</sup> in detail, and

complete statements as to its assets and<sup>90</sup> liabilities and its recent earnings must be made. For years<sup>100</sup> the New York Stock Exchange has been a leader in<sup>110</sup> the movement to obtain fuller publicity as to the affairs<sup>120</sup> of large American corporations. Even after a security has been<sup>130</sup> admitted to trading on the Exchange, it must periodically publish<sup>140</sup> earning statements and balance sheets in the public press, so<sup>150</sup> that the public can have the opportunity of studying them.<sup>160</sup>

It is important to notice, however, that the New York<sup>170</sup> Stock Exchange never attempts to estimate the value of any<sup>180</sup> security, or even to indorse, guarantee, or approve any of<sup>190</sup> its listed stocks or bonds. It has always been felt<sup>200</sup> that such an attempt would be outside the real function<sup>210</sup> of the Exchange, which consists primarily in maintaining a market<sup>220</sup> for securities and rules for the methods of business employed<sup>230</sup> in it. But the Stock Exchange has taken upon itself<sup>240</sup> the task of seeing that enough facts about its listed<sup>250</sup> securities are made available to the investing public for the<sup>260</sup> latter to form an intelligent opinion as to actual security<sup>270</sup> values.

*—E. H. H. Simmons, President of the New York Stock Exchange. (271-1.64)*

### THE CHAIN STORE

A chain store consists of a number of unit stores<sup>10</sup> operating under a common management and control, and following common<sup>20</sup> policies and

utilizing common methods of operation which are determined<sup>30</sup> by the central management. The chain store combines to a<sup>40</sup> large degree the advantages of large- and small-scale retailing.<sup>50</sup> On the one hand, it enjoys the economies of departmentization,<sup>60</sup> large purchases, standardization of methods, and skilled executives. On the<sup>70</sup> other hand, it reaches to the very door of the<sup>80</sup> consumer, giving all the conveniences in location of the neighborhood<sup>90</sup> store.

Although the chain store was in existence in this<sup>100</sup> country before the Civil War, its most rapid growth has<sup>110</sup> been since that time, particularly since the eighties, and even<sup>120</sup> more especially since about 1910—a period of rapidly<sup>130</sup> rising prices. The volume of business of some chains is<sup>140</sup> far greater than that of the greatest department stores and<sup>150</sup> is surpassed by but one great mail-order house. The<sup>160</sup> number of stores in chains ranges from two to two<sup>170</sup> thousand or more, and, if cooperative retail buying organizations are<sup>180</sup> included, to several thousand.

So long as jobbers and manufacturers<sup>190</sup> continue to desire new and wider markets for their products<sup>200</sup> than existing retail methods provide, so long as large purchases<sup>210</sup> and purchases for cash can be made at lower prices,<sup>220</sup> and so long as inside prices are given to powerful<sup>230</sup> buyers, we can expect to see chain stores increase in<sup>240</sup> number and importance. Consolidation will also continue, for as the<sup>250</sup> special advantages which chain stores now exert over their small<sup>260</sup> competitors are minimized through the establishment of competing stores, competition<sup>270</sup> will lead

to consolidation to gain the possibilities of increased<sup>280</sup> power through the use of larger and larger units. With<sup>290</sup> the further advantages of low costs, rapid turnover, and convenience<sup>300</sup> in location near the consumer, it seems that the chain<sup>310</sup> store is likely to find for itself an increasing field<sup>320</sup> of usefulness.—F. E. Clark, “Principles of Marketing.” (322—1.64)

## 48

## ORGANIZATION OF OPERATING ACTIVITIES

Starting with a factory, a working force, and a supply<sup>10</sup> of raw materials, the manager faces a final production problem,<sup>20</sup> that of effectively organizing his operating activities. He has a<sup>30</sup> definite end in view. To the smallest necessary amount of<sup>40</sup> wood, metal, clay, or fiber he wants to add the<sup>50</sup> fewest motions required to turn out a properly balanced unit<sup>60</sup> of product. To do this he must so coordinate and<sup>70</sup> direct the application of these motions that there shall be<sup>80</sup> no duplication or loss, no waste of time or stock<sup>90</sup> or energy. And he must further provide a permanent method<sup>100</sup> of controlling both motions and materials in order that this<sup>110</sup> equilibrium of means and results shall be preserved.

Inefficient management<sup>120</sup> involves either the application of too much power or labor<sup>130</sup> to a given unit of material or the use of<sup>140</sup> too large or too valuable a quantity of raw stock<sup>150</sup> in the manufacture of a standard unit of product. In<sup>160</sup> flagrant cases it may mean that all the elements

which<sup>170</sup> enter directly into manufacture—material, labor, power, machinery, space, light,<sup>180</sup> and so on—are entirely out of proportion to the<sup>190</sup> result which is obtained. Efficient production, on the other hand,<sup>200</sup> is always the consequence of establishing and maintaining a balance<sup>210</sup> of all the elements that count in the making and,<sup>220</sup> to a lesser degree, in the marketing of an article.<sup>230</sup>

The factory head must so organize his plant and processes<sup>240</sup> that he can turn goods out economically. Yet in his<sup>250</sup> attention to cost he must not lose sight of quality,<sup>260</sup> accuracy, durability, beauty, or whatever is the characteristic which measures<sup>270</sup> the service to customers.

—A. W. Shaw, "An Approach to Business Problems." (274-1.64)

## 49

### CAPITAL

We are living in an age and in a society<sup>10</sup> based upon capital, and in some ways dominated by it.<sup>20</sup> Inevitably, therefore, we all have genuine convictions and ideas, not<sup>30</sup> only as to how capital should be employed, but also<sup>40</sup> as to how it should be owned and regulated. Yet<sup>50</sup> few of us, I imagine, often stop to define just<sup>60</sup> what we mean by "capitalism." Certainly, much of the confused<sup>70</sup> thought which one encounters today in regard to the ownership<sup>80</sup> or regulation of capital springs from inaccurate ideas as to<sup>90</sup> what capital really is.

Capital essentially consists of those things<sup>100</sup>

which we obtain by our present exertions, but which, instead<sup>110</sup> of consuming at once, we devote to the future production<sup>120</sup> of wealth. There is no capital which someone did not<sup>130</sup> in the first instance have to preserve from consumption in<sup>140</sup> just this way. All the productive tools of modern civilization<sup>150</sup> are capital. The workman's pick and shovel are capital, no<sup>160</sup> less than the facilities of the largest railway or industrial<sup>170</sup> company in the country. It is true that today the<sup>180</sup> ownership of a great part of the nation's capital is<sup>190</sup> vested in our steadily growing stock corporations, which, in turn,<sup>200</sup> are owned jointly by hundreds of thousands of individual shareholders.<sup>210</sup> But the method of owning capital does not change or<sup>220</sup> affect its fundamental character, as something saved out of present production<sup>230</sup> to facilitate future production.

When one realizes what capital<sup>240</sup> really is, the conclusion seems inevitable that, as long as<sup>250</sup> we possess any civilization at all, we must continue to<sup>260</sup> have capitalistic problems. Occasionally, it is true, mobs in brief<sup>270</sup> moments of blind rage try to destroy capital as such,<sup>280</sup> but such futile attempts are never long continued. Of course,<sup>290</sup> we also have dreamers and theorists who sometimes urge us<sup>300</sup> to destroy all our capital and return to a pure state<sup>310</sup> of nature, which they picture as ideal. But these would-be<sup>320</sup> abolitionists of capitalism forget that a state of nature<sup>330</sup> is also a state of chronic pestilence, starvation, warfare, and<sup>340</sup> savagery, as the study of any primitive race would soon<sup>350</sup> indicate. Even our most destructive thinkers would hesitate to urge<sup>360</sup> upon society the suicidal policy of scrap-

ping and destroying its<sup>370</sup> slowly and painfully acquired capital assets in the form of<sup>380</sup> all its tools and means of production, on any such<sup>390</sup> lunatic basis as this.—*E. H. H. Simmons, President of the New York Stock Exchange.* (394—1.64)

## 50

## PHYSICAL EDUCATION

Physical education is as necessary as mental education. Today these<sup>10</sup> two educations are going hand in hand about the difficult<sup>20</sup> task for training for citizenship. There is no nobler goal<sup>30</sup> toward which the youth of our country might strive than<sup>40</sup> the goal of useful, loyal citizenship. A fundamental requisite of<sup>50</sup> this citizenship is a strong, physically fit body. True citizenship<sup>60</sup> may some day demand the supreme sacrifice in defense of<sup>70</sup> our country's honor. To be prepared physically to take up<sup>80</sup> this solemn duty is the individual responsibility of each and<sup>90</sup> every one of us. There are few instances of great<sup>100</sup> accomplishment by individuals physically deficient or by a people physically<sup>110</sup> weak. We pride ourselves upon the proud position which we<sup>120</sup> hold in the realm of highly specialized international athletic competition.<sup>130</sup> It is not enough for the future welfare of our<sup>140</sup> country, however, that our system of physical education should develop<sup>150</sup> a comparatively small number of superlative athletes. Our efforts must<sup>160</sup> be predicated upon a system which will place within the<sup>170</sup> reach of every boy and girl in this country an<sup>180</sup> opportu-

nity to develop themselves physically. Our system must be such<sup>190</sup> a one as will raise the physical standards of our<sup>200</sup> population both male and female. Our colleges and universities<sup>210</sup>—in fact, all of our institutions of learning—are awakening<sup>220</sup> to the fact that they are responsible for the physical<sup>230</sup> as well as the mental education of their undergraduates.

It<sup>240</sup> is now fitting that the youth of this country should<sup>250</sup> well learn the lesson that their bodies require care and<sup>260</sup> education as well as their minds, that the highest duties<sup>270</sup> of citizenship require the strong body as well as sound<sup>280</sup> mind. Boys and girls of America, the future of this<sup>290</sup> country is in your hands. Be faithful to your trust<sup>300</sup> by now preparing yourself to fulfill those duties when the<sup>310</sup> time shall arrive.—*Dwight F. Davis.* (313—1.65)

## 51

## ACHIEVING SUCCESS

Make every sacrifice to have a sound body. Good health<sup>10</sup> is the foundation of success and happiness. Plan out a<sup>20</sup> logical balance between sleep, work, and recreation. The highest efficiency<sup>30</sup> cannot be obtained if any of these is neglected.<sup>40</sup>

Cultivate an alert, active mind, with clear, clean-cut ideas<sup>50</sup> on everything that interests you. Make decisions quickly. It is<sup>60</sup> better to make occasional mistakes than to stagnate.

Cultivate a<sup>70</sup> sense of humor and a habit of cheerfulness. In other<sup>80</sup> words, attack problems

seriously but be able to laugh *with*<sup>90</sup> your friends at your troubles.

Never be late. It is<sup>100</sup> a mean form of selfishness. To be late indicates that<sup>110</sup> you did not have the desire, or that you did<sup>120</sup> not have the ability, to arrange your affairs efficiently up<sup>130</sup> to a certain moment.

Never break an engagement, no matter<sup>140</sup> how trivial. To do so occasionally will cause your friends<sup>150</sup> to lose confidence in you. To do so habitually will<sup>160</sup> cause you to lose confidence in yourself.

Derive a considerable<sup>170</sup> part of your pleasure first hand from nature rather than<sup>180</sup> second hand from books, the theater, or social life. A<sup>190</sup> single idea born from your own experience is worth a<sup>200</sup> hundred fold more than the thoughts of men who are<sup>210</sup> dead. In one case you are a producer and in<sup>220</sup> the other you are a parasite.

Success does not depend<sup>230</sup> on wealth, attainments, or social position. There is only one<sup>240</sup> form of success worth having and that is measured by<sup>250</sup> the amount of happiness you bring into the lives of<sup>260</sup> others.—Walter D. Wilcox, "Letters From Famous People." (261—1.51)

## 52

## THE ESSENTIALS OF ADVERTISING

The important place which advertising holds in modern business development<sup>10</sup> makes some knowledge of it desirable to almost every man<sup>20</sup> in business, whether employer or employee.

That kind of advertising<sup>30</sup> which has to do

directly with selling merchandise—as distinguished<sup>40</sup> from that devoted to prestige building and general publicity—may<sup>50</sup> be considered as involving certain essentials which may be variously<sup>60</sup> combined and arranged, but which in some degrees should be<sup>70</sup> a part of practically every advertisement.

The first essential is<sup>80</sup> to gain the attention of possible buyers and interest them.<sup>90</sup> The next is to give them a definite idea of<sup>100</sup> what you have to sell. Then show how this can<sup>110</sup> serve the interests or satisfy the needs and desires. Gain<sup>120</sup> the confidence of the prospective buyer in the truth of<sup>130</sup> what you claim. Show some reason for present action. Make<sup>140</sup> clear how the goods may be easily obtained.

Certain observations<sup>150</sup> are also essential. Attention gained by false pretenses forfeits the<sup>160</sup> respect and so loses its force. Thought most readily grasps<sup>170</sup> concrete and pictorial expressions. Under certain circumstances abnormal emphasis on<sup>180</sup> one point may be given with advantage. Some elements may<sup>190</sup> be commonly understood or taken for granted and need not<sup>200</sup> be expressed. The soul of advertising is information and suggested<sup>210</sup> use.—W. P. Warren, "Thoughts on Business." (211-1.66)

## 53

### SELLING PROSPERITY BY ADVERTISING HAS DEMONSTRATED ITS WORTH

For months the United States Government urged all business men<sup>10</sup> to realize that they

"sell" prosperity to the country by<sup>20</sup> big, bold advertising. It urged everybody to advertise heavily; if<sup>30</sup> they were already advertising, to increase their expenditures and broaden<sup>40</sup> their publicity campaign; and if they were not advertising, to<sup>50</sup> begin an aggressive campaign.

Never was better business advice given,<sup>60</sup> never was it more fully accepted, and never was there<sup>70</sup> a greater demonstration of the wisdom of such advice. Business<sup>80</sup> men everywhere commenced to advertise more freely and on broader<sup>90</sup> lines. Many men who had never done much advertising saw<sup>100</sup> a new light and began to advertise, while old-time<sup>110</sup> advertisers made larger appropriations and gave greater heed to the<sup>120</sup> almost limitless power of publicity.

The result is everywhere in<sup>130</sup> evidence. The confidence displayed by heavy advertising begat confidence. The<sup>140</sup> optimism of advertisers created optimism, and the pessimists slunk back<sup>150</sup> into their holes and pulled the holes in after them<sup>160</sup>—permanently buried face downward, as is the just desert of<sup>170</sup> every man who becomes a pessimist in America.

Many men<sup>180</sup> at first did not see just how advertising could help<sup>190</sup> their individual business; nevertheless they, too, being broad of vision<sup>200</sup> and patriotic in spirit, began to advertise, following the Government's<sup>210</sup> advice, and soon they felt a pride in being numbered<sup>220</sup> among the business leaders who were doing their part toward<sup>230</sup> bringing prosperity to the country and thus helping to destroy<sup>240</sup> the seeds of Bolshevism, which fructify in poverty soils and<sup>250</sup> which die in soils where prosperity is flourishing.

Largely as<sup>260</sup> an outcome of this work, vigorously conducted by the Secretary<sup>270</sup> of Labor and to whom great credit is due, everyone<sup>280</sup> now realizes that the country has taken the right road<sup>290</sup> at the forks, and, instead of traveling toward the land<sup>300</sup> of poverty and anarchy, is headed straight on the road<sup>310</sup> to the land of abounding national prosperity. This glorious change<sup>320</sup> is largely due to the power of advertising which created<sup>330</sup> an air of optimism, and as a nation thinketh in<sup>340</sup> its heart, so it is.

The nation is now thinking<sup>350</sup> in terms of publicity-created prosperity, and it realizes as<sup>360</sup> never before that advertising is the great power which has<sup>370</sup> saved us from stagnation and unemployment, and that advertising—big,<sup>380</sup> broad, and intelligent advertising—will keep the nation traveling safely<sup>390</sup> on the road of prosperity.

Advertising is, therefore, as so<sup>400</sup> strongly presented by the Federal Government, a work of patriotism<sup>410</sup> as well as of enlightened selfish business interest.—*The Manufacturers' Record.* (418-1.70)

## 54

## THE STOCK MARKET

The stock market was the first part of our modern<sup>10</sup> financial mechanism to develop in this country because, in many<sup>20</sup> ways, its services were most fundamental and most urgently needed.<sup>30</sup> When the ten or twelve stockbrokers of 1792<sup>40</sup> gathered under the buttonwood tree in lower Wall Street for<sup>50</sup> the first time, they were unconsciously laying the foundation of<sup>60</sup> a very

large portion of the organization of American finance<sup>70</sup> as we know it today. It was the pioneer task<sup>80</sup> of these early stockbrokers, which they themselves sensed only in<sup>90</sup> part, to popularize security investment in this country. Before their<sup>100</sup> time no such thing existed, and capitalists could find a<sup>110</sup> profitable employment of their funds only through the purchase of<sup>120</sup> real or personal property, or mortgage notes based upon it.<sup>130</sup> In consequence, the initial task of creating a public demand<sup>140</sup> in this country for security issues was a new departure<sup>150</sup> in the business and social life of the community. The<sup>160</sup> early Wall Street stockbrokers, however much they lacked our present<sup>170</sup> perspective upon the security investment business, were nevertheless led by<sup>180</sup> a sound instinct to undertake their collective task by means<sup>190</sup> of a free and open market, where purchasing and selling<sup>200</sup> were carried on in the open at all times, and<sup>210</sup> where as much publicity as possible was afforded the prices<sup>220</sup> thus established. To the inexperienced and naturally timid security investors<sup>230</sup> of the new republic, this free and open security market<sup>240</sup> in Wall Street, although lacking practically all of its modern<sup>250</sup> mechanical equipment and conveniences in the beginning, nevertheless served as<sup>260</sup> a tremendous stimulus and incentive.—  
*E. H. H. Simmons.* (265-1.70)

## GENERAL PRINCIPLES OF WORLD TRADE

The division of labor that exists among the

members of<sup>10</sup> a community exists also among the nations of the world<sup>20</sup> at large. The people of one country usually produce something,<sup>30</sup> either raw or manufactured, which the peoples of other countries<sup>40</sup> need. Interchange of commodities results in part from different geographical<sup>50</sup> environments. The greatest contrast lies between temperate and tropical regions,<sup>60</sup> and one object in acquiring territorial control in the tropics<sup>70</sup> is to secure tropical products. Speaking broadly, the manufacturing industries<sup>80</sup> may be said to characterize the nations of the temperate<sup>90</sup> zone, while the production of raw material is a leading<sup>100</sup> interest of the tropical peoples. The presence of water power,<sup>110</sup> and of coal and iron, determines a manufacturing population, especially<sup>120</sup> when coupled with favorable conditions of climate and soil. The<sup>130</sup> raw material produced in the immediate vicinity is at first<sup>140</sup> utilized, but the increasing capacity for manufacture sooner or later<sup>150</sup> draws upon raw material from more remote regions, and commercial<sup>160</sup> interchange is thus established.

The aptitudes of different peoples for<sup>170</sup> different kinds of industrial activities constitute another factor in promoting<sup>180</sup> world commerce. This, again, is largely a question of environment.<sup>190</sup> Generations of men living under the same conditions, and engaged<sup>200</sup> in the same occupations throughout long periods, become adapted to<sup>210</sup> special lines of work. This principle may be so effective<sup>220</sup> as to give industrial character to a nation. The agricultural<sup>230</sup> Dutch, the weaving and lace-making populations of northern France<sup>240</sup> and Belgium, the silk and tea

producers of China, the<sup>250</sup> silk weavers of France and Italy, are a few illustrations<sup>260</sup> of this principle of aptitude, native or acquired.

The foreign<sup>270</sup> trade of a country may be simply the expansion of<sup>280</sup> its internal or domestic trade. The surplus of production, in<sup>290</sup> either raw materials or manufactures, becomes an export. The exchange<sup>300</sup> of this surplus for the needed commodities produced by a<sup>310</sup> foreign country lies at the basis of world commerce.—*Spencer Trotter, "The Geography of Commerce."* (319-1.77)

## 56

## THE FUNCTIONS OF NEWSPAPERS IN A DEMOCRACY

To accept the generally recognized function of the newspaper as<sup>10</sup> the distributor of information on all the varied subjects presented<sup>20</sup> in the day's news is to give the newspaper a<sup>30</sup> place of great responsibility in a democracy like ours. If<sup>40</sup> we consider only its news-distributing function and disregard editorial<sup>50</sup> influence, the place of the newspaper is still a vital<sup>60</sup> one in our country, for the success of a democratic<sup>70</sup> form of government depends upon intelligent action by the individual<sup>80</sup> voter. Such voting must be based upon accurate information concerning<sup>90</sup> all important events of the day—events of a social,<sup>100</sup> commercial, and industrial significance, as well as those of political<sup>110</sup> import—because many of the important questions upon which the<sup>120</sup> voter should cast an intelligent ballot concern economic and

social<sup>130</sup> problems rather than purely political ones. Practically the only source<sup>140</sup> of information for the average voter concerning local, national, and<sup>150</sup> international events is the newspaper.

The rapidly increasing tendency of<sup>160</sup> citizens in voting to disregard party affiliations, and the recent<sup>170</sup> extension of methods of direct making of laws by means<sup>180</sup> of the initiative and referendum, require that citizens have accurate<sup>190</sup> information on a great variety of subjects to enable them<sup>200</sup> to vote intelligently on men and issues. Any influence that<sup>210</sup> tends to affect the accuracy of statements concerning current events<sup>220</sup> thereby tends to affect the basis underlying the opinions of<sup>230</sup> the voters. Upon the accuracy of the newspapers in matters<sup>240</sup> of news, therefore, depends to a great extent the character<sup>250</sup> of our government.—Bleyer, “*Newspaper Writing and Editing.*” (253—1.84)

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